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Description
Set
        Items
               AU=(SKIPPER D? OR SKIPPER, D?)
S1
S2
      1285017
                BILL??? OR COST? OR CLAIM?
                REPAIR? OR SERVICE? OR DAMAGE OR FIX???()UP?
S3
       344533
                TECHNICIAN? OR PROVIDER? OR MECHANIC? OR ENGINEER? ? OR WO-
S4
       383995
S5
       936600
                CONSUMER? OR USER? OR BUYER? OR PARTICIPANT? OR CUSTOMER? -
             OR CLIENT? OR SUBSCRIBER? OR MEMBER? ? OR INDIVIDUAL? OR PARTY
              OR PERSON? ? OR PARTIES
S6
       749720
                COMPUTERI? OR AUTOMAT? OR ELECTRONIC? OR NETWORK? OR ONLINE
              OR ON()LINE OR WEB? OR INTERNET? OR WWW
S7
       542795
                CONSOLIDAT? OR TOTAL? OR ADDING() UP
S8
        19637
                S2(5N)S7
S9
          150
                S8 (20N) S3 (20N) S4
S10
           55
                S9(10N)S6
        30474
S11
                S3(7N)S4
S12
        12100
                S11(10N)S5
S13
         2040
                S12(10N)S2
S14
          704
                S13(5N)S6
S15
           12
                S14 (10N) S7
S16
           32
                (S10 OR S15) AND IC=G06F-017/60
? show file
File 348:EUROPEAN PATENTS 1978-2003/Jun W01
         (c) 2003 European Patent Office
File 349:PCT FULLTEXT 1979-2002/UB=20030605,UT=20030529
         (c) 2003 WIPO/Univentio
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(Item 1 from file: 348)
DIALOG(R) File 348: EUROPEAN PATENTS
(c) 2003 European Patent Office. All rts. reserv.
System and method of providing billing-related services
System und Verfahren zum Bereitstellen Rechnungsbezogener Dienste
Systeme et methode pour la fourniture de services lies a la facturation
PATENT ASSIGNEE:
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LEGAL REPRESENTATIVE:
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PATENT (CC, No, Kind, Date): EP 1081617 A2 010307 (Basic)
APPLICATION (CC, No, Date): EP 203026 000831;
PRIORITY (CC, No, Date): US 151612 990831
DESIGNATED STATES: AT; BE; CH; CY; DE; DK; ES; FI; FR; GB; GR; IE; IT; LI;
  LU; MC; NL; PT; SE
EXTENDED DESIGNATED STATES: AL; LT; LV; MK; RO; SI
INTERNATIONAL PATENT CLASS: G06F-017/60
ABSTRACT WORD COUNT: 130
NOTE:
  Figure number on first page: 1
LANGUAGE (Publication, Procedural, Application): English; English; English
FULLTEXT AVAILABILITY:
                                     Word Count
Available Text Language
                           Update
      CLAIMS A (English)
                           200110
                                      1716
```

200110 SPEC A (English) 11304

Total word count - document A 13020 Total word count - document B 0 Total word count - documents A + B 13020

INTERNATIONAL PATENT CLASS: G06F-017/60

## ... SPECIFICATION format used by the biller.

What is needed is a system for providing billing-related services that carries out bill presentment and management of bill payment for a biller in relation to multiple consumer service providers (e.g., bill consolidators ) in an effective and efficient manner. Further, what is needed is a central platform that communicates with multiple billers and multiple consumer service providers in the management of bill presentment and payment. Moreover, what is needed is a biller service provider system that allows billers to have a single data feed by aggregating bill consolidators and branded websites and that act as the biller 's proxy by managing all relationships between the consumer providers and the billers . service

#### IV. Summary

Embodiments of the present invention comprise methods and systems for managing electronic bill...

...bill from the biller, and forwards the notification of the receipt to the consumer service provider for the customer.

Embodiments also include methods and systems for managing electronic bill presentment and payment information comprising enrolling a first biller in a bill presentment and payment management service, establishing a relationship with a first consumer service provider (e.g., a bill consolidator, a biller -branded web site, a voice response unit system, an e-mail billing system, or a personal digital... present a second bill statement comprising the second bill information through the first consumer service provider, receive second bill payment information associated with the second bill statement from the second consumer through the first consumer service provider, and process the second bill payment information. Likewise, a second biller and a second consumer service provider may be employed in the same manner.

Embodiments of systems and methods according to the present invention provides for aggregation of touchpoints for a **biller consolidators** or aggregation. A system for an embodiment of the present invention allows the biller, for example, to have one data feed into an **electronic** billing system of a **service provider**, such as a bank, and effectively manages all of the biller's relationships to all of the **biller** 's **consolidators**. In an embodiment of the present invention, a bank includes such a system and manages...

- ...advantages. It is a feature and advantage of the present invention to provide a biller **service provider** system that allows billers to have a single data feed by aggregating **bill consolidators** and branded **websites** and acting as the biller's proxy by managing all relationships between the system and...
- ...with reference to FIGS. 1-11. Embodiments include methods and systems for providing bill-related **services**.

One embodiment comprises a system and method for managing electronic bill presentment and payment that employs a central platform to manage the consolidation of billing data from multiple billers and multiple consumer service providers, such as bill consolidators or aggregators. FIG. 1 shows such an embodiment of a system according to the present invention. In the embodiment shown in FIG. 1, an electronic billing service platform 10, or central platform, is in communication with multiple biller systems (including biller computer servers) 20, 24. The electronic billing service platform comprises a biller service provider (BSP). Various entities that present bills employ computerized biller systems to produce bill statements. Examples of such entities include insurance companies, credit card...

...is a local telephone company that periodically sends out bills to its customers for telephone **service**.

The service platform 10 is also in communication with various consumer service providers comprising bill presentation systems. The bill presentation systems shown include multiple bill consolidators 30, 34, a biller web site 40, a voice response unit (VRU) / interactive voice response (IVR) systems 44, an...

...billing system 48, and a personal digital assistant billing system 52. Although the only consumer service providers shown in multiple are the bill consolidators 30, 34, embodiments of the present invention include the service platform 10 in communication with multiples of other types of bill presentation systems (e.g., the platform 10 may be in communication with multiple biller web sites). Examples of bill consolidators include conventional TRANSPOINT and CHECKFREE services.

In the embodiment shown in FIG. 1, the various elements (e.g., the

biller systems (or billers ) 20, 24, the bill consolidators 30, 34, and the biller web site 40) include computer servers (or networks servers) having hardware and software for carrying out the various functions associated with each element...

- ...of the billers (the first biller 20, the credit card company), a first of the service providers (the first bill consolidator 30), a second of the consumer service providers (the biller web site 40), and the service platform 10. It also shows a consumer 3 (or client) in communication with the biller-branded web site 40, and a consumer 2 in communication with the bill consolidator 30. The consumers 2, 3 (or clients) comprise personal computers in the embodiment shown. In...
- ...language (XML) format is used to interface or communicate between the biller 20 and the **service** platform 10.
  - FIG. 2 also shows further detail of the BSP 10. The BSP 10 shown includes a consumer **service provider** connection adapter 12, a processing system 14, a data storage system 16, and a biller...
- ...adapter 12 comprises a communications link between the systems of the BSP 10 and the bill consolidator 30. The adapter 12 allows bi-directional communication between the BSP 10 and the biller...BSP processing system 14 communicate in a manner similar to the manner in which other consumer service providers communicate with the system 14
  - FIG. 3 also shows the bill consolidator 30, which includes a web server used by consumers subscribing to the bill consolidator 's service to manage and pay their bills via the internet. The consolidator 30 is in communication with the service platform 10 via a connection adapter 12. As shown in FIG. 3, the connection adapter 12 includes multiple bill consolidator interface servers 220a, 220b, 220c, 220d comprising, in the embodiment shown, Windows NT 4.0...by the biller to the BSP system 10 and is sent immediately to the consumer service provider for the consumer.

The method described above with reference to FIGS. 4-11 employ two consumer service providers (the bill consolidator 30 and the biller -branded web site 40), and a single biller 20, and each of the two consumer service providers are associated with a single consumer 2, 3. Such an embodiment is described by way of an example of an embodiment of the present invention. Other embodiments employ more than two consumer service providers, more than one biller, and the consumer service providers are each associated with more than...

- ...CLAIMS presenting a first bill statement comprising the first bill
  information through the first consumer service provider;
  receiving first bill payment information associated with the first bill
  statement from the first consumer through the first consumer service
  provider; and
  - processing the first bill payment information.
  - 12. The method of claim 11 wherein the first consumer service provider comprises one of the following: a bill consolidator, a biller branded web site, a voice response unit system, an e-mail billing system, and a personal digital...
- ...system.
  - 13. The method of claim 12 wherein establishing a relationship with the first consumer **service provider** on behalf of the first biller comprises enrolling the first biller in the bill presentment... presenting a first bill statement comprising the first bill information through the first consumer service **provider**;

means for receiving first bill payment information associated with the first bill statement from the first consumer through the first consumer service provider; and

means for processing the first bill payment information.

- 28. The system of claim 27 wherein the first consumer service provider comprises one of the following: a bill consolidator, a biller branded web site, a voice response unit system, an e-mail billing system, and a personal digital...
- ...system of claim 28 wherein the means for establishing a relationship with the first consumer **service provider** on behalf of the first biller comprises means for enrolling the first biller in the...

#### 16/3,K/2 (Item 2 from file: 348)

DIALOG(R) File 348: EUROPEAN PATENTS

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01030324

MOBILE ELECTRONIC COMMERCE SYSTEM

MOBILES ELEKTRONISCHES HANDELSSYSTEM

SYSTEME DE COMMERCE ELECTRONIQUE MOBILE

PATENT ASSIGNEE:

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PATENT (CC, No, Kind, Date): EP 950968 A1 991020 (Basic)

WO 9909502 990225

APPLICATION (CC, No, Date): EP 98937807 980813; WO 98JP3608 980813

PRIORITY (CC, No, Date): JP 97230564 970813

DESIGNATED STATES: DE; FR; GB

INTERNATIONAL PATENT CLASS: G06F-017/60

ABSTRACT WORD COUNT: 150

NOTE:

Figure number on first page: 1

LANGUAGE (Publication, Procedural, Application): English; English; Japanese FULLTEXT AVAILABILITY:

Available Text Language Update Word Count

CLAIMS A (English) 9942 17239

SPEC A (English) 9942 160346

Total word count - document A 177585

Total word count - document B 0
Total word count - documents A + B 177585

INTERNATIONAL PATENT CLASS: G06F-017/60

...SPECIFICATION to the electronic wallet. Thereafter, the electronic wallet and the supply side respectively store the **electronic** receipt and the **electronic** check as data concerning the settlement process. Thus, the settlement process for the negotiable card is more accurately performed.

According to the invention cited in **claim** 4, in the settlement process for which the **electronic** negotiable card is used, based on the program provided for the electronic negotiable card the...702, and then

depresses a product selection switch 704 to select a desired product. The **automatic** vending machine counts the number of products selected, and each time a product selection switch 704 is depressed the product count is increased by one, the **total** charge is calculated, and the names, the volumes and the total charge for the selected...

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16/3,K/3 (Item 3 from file: 348)
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DIALOG(R) File 348: EUROPEAN PATENTS

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#### 00499287

METHOD AND SYSTEM FOR REMOTE DELIVERY OF RETAIL BANKING SERVICES

VERFAHREN UND SYSTEM ZUR FERNVERTEILUNG FUR DEN KLEINHANDELBANKVERKEHR

PROCEDE ET SYSTEME DE PRESTATION A DISTANCE DE SERVICES BANCAIRES DE DETAIL

PATENT ASSIGNEE:

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LAWLOR, Matthew, P., 302 C Street N.E., Washington, DC 20036, (US) CARMODY, Timothy, E., 1211 Summit Road, McLean, VA 22101, (US) LEGAL REPRESENTATIVE:

Allman, Peter John et al (27675), MARKS & CLERK, Sussex House, 83-85 Mosley Street, Manchester M2 3LG, (GB)

PATENT (CC, No, Kind, Date): EP 504287 Al 920923 (Basic)

EP 504287 A1 931222 EP 504287 B1 990721 WO 9109370 910627

APPLICATION (CC, No, Date): EP 91901390 901210; WO 90US7153 901210 PRIORITY (CC, No, Date): US 448170 891208 DESIGNATED STATES: AT; BE; CH; DE; DK; ES; FR; GB; GR; IT; LI; LU; NL; SE

INTERNATIONAL PATENT CLASS: GO6F-017/60; G07F-007/10; H04M-017/02 NOTE:

No A-document published by EPO

LANGUAGE (Publication, Procedural, Application): English; English; English FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
CLAIMS B	(English)	9929	2662
CLAIMS B	(German)	9929	2704
CLAIMS B	(French)	9929	3257
SPEC B	(English)	9929	28351
Total word coun	t - documen	it A	0
Total word coun	- document B		36974
Total word coun	t - documen	ts A + B	36974

INTERNATIONAL PATENT CLASS: G06F-017/60 ...

...SPECIFICATION the bank B account and by then applying both of these messages to the ATM network. The service provider may pay bills by first determining the total amount of all of the bills to be paid at present, generating a POS debit message for application to the ATM network (so as to debit the user's account by that amount and credit the service provider 's holding account by the same amount), and then disbursing the funds (electronically or by...substantial savings to banks. The user's payees similarly may pay a nominal charge for electronic payments and consolidated payments due to the costs saved because funds are received quicker and processed for less. The service provider will also earn some interest on its float for paper-based payments (i.e., funds...

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16/3,K/4
              (Item 1 from file: 349)
DIALOG(R) File 349: PCT FULLTEXT
(c) 2003 WIPO/Univentio. All rts. reserv.
00933152
            **Image available**
EXTENDED WEB ENABLED MULTI-FEATURED BUSINESS TO BUSINESS COMPUTER SYSTEM
    FOR RENTAL VEHICLE SERVICES
SYSTEME INFORMATIQUE ETENDU ENTRE ENTREPRISES, A FONCTIONS MULTIPLES,
    FONCTIONNANT SUR LE WEB, POUR DES SERVICES DE LOCATION DE VEHICULES
Patent Applicant/Assignee:
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    , US (Residence), US (Nationality), (For all designated states except:
    US)
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    (Residence), US (Nationality), (Designated only for: US)
Legal Representative:
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    1400, 7733 Forsyth Blvd., St. Louis, MO 63105-1817, US,
Patent and Priority Information (Country, Number, Date):
                        WO 200267175 A2 20020829 (WO 0267175)
  Patent:
                        WO 2001US51437 20011019 (PCT/WO US0151437)
  Application:
  Priority Application: US 2000694050 20001020
Parent Application/Grant:
  Related by Continuation to: US 2000694050 20001020 (CIP)
Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU
  CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP
  KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PH PL PT RO RU
  SD SE SG SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW
  (EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR
  (OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG
  (AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
  (EA) AM AZ BY KG KZ MD RU TJ TM
Publication Language: English
Filing Language: English
Fulltext Word Count: 243912
Main International Patent Class: G06F-017/60
Fulltext Availability:
  Detailed Description
Detailed Description
... vehicle transactions between two multilevel business
 organizations, one of which provides such rental vehicle
 transaction services in an integrated manner through business
  5 enterprise software to a high volume user of such rental
```

vehicle services wherein an Internet

web portal is defined by

the rental vehicle service provider which interconnects the two business organizations at multiple levels, providing a graphical user interface (GUI) for the transaction of large amounts of rental vehicle services automatically and virtually without human intervention upon entry. The invention of the second filed parent continuation...how to access and use different portals even should they be available. Presently, not all providers are operating an Internet portal for offering their services, so by allowing business competitors to be accessible through the same portal, independent development of...

#### 16/3,K/5 (Item 2 from file: 349)

DIALOG(R) File 349: PCT FULLTEXT

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00930253

## INTERACTIVE INVOICER INTERFACE

#### INTERFACE DE FACTURIER INTERACTIVE

Patent Applicant/Assignee:

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Patent and Priority Information (Country, Number, Date):
Patent: WO 200263515 A2 20020815 (WO 0263515)

Application: WO 2001IB2861 20011218 (PCT/WO IB0102861)

Priority Application: US 2000741620 20001219

Designated States: AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PH PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW

- (EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR
- (OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG
- (AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZM ZW
- (EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English Filing Language: English Fulltext Word Count: 14866

Main International Patent Class: G06F-017/60

Fulltext Availability: Detailed Description

#### Detailed Description

... Since raw billing data and other reference information must be sent or pushed to different **services**, extensive operational investments must be made. Specifically, data formats are 1 5 often different and the invoicer's internal support team must understand the nuances of each **service**. Also, different banking interfaces and payment posting routines can cause complexity in supporting multiple **consolidators**. Thus, the potential for **cost** savings of **electronic** presentment and payment can often be lost in the complexity.

9 Second, the **service** fees charged per invoice by consolidation

service providers are often high and, once again, the potential for cost savings can be lost.

Third...

(Item 3 from file: 349) 16/3,K/6 DIALOG(R) File 349: PCT FULLTEXT (c) 2003 WIPO/Univentio. All rts. reserv. \*\*Image available\*\* 00927471 SYSTEM AND METHOD FOR DETERMINING AN EVOLVING COMBINATION OF NETWORK COMPONENTS TO MAXIMIZE THE NET PRESENT VALUE OF A PROVIDER'S CASH FLOW SYSTEME ET PROCEDE DESTINES A DETERMINER UNE COMBINAISON EVOLUTIVE DE COMPOSANTS DE RESEAU AFIN DE MAXIMISER LA VALEUR ACTUALISEE NETTE DU FLUX DE TRESORERIE D'UN FOURNISSEUR Patent Applicant/Inventor: CROWE James Q, 1025 Eldorado Boulevard, Broomfield, CO 80021, US, US (Residence), US (Nationality) RUSHMEIER Russell A, 41-03 North Moger Avenue, Mount Kisco, NY 10549, US, US (Residence), US (Nationality) REYNOLDS Mark, 2938 Marble Lane, Superior, CO 80027, US, US (Residence), US (Nationality) ALVAREZ Jose, 1025 Eldorado Boulevard #32A-512, Broomfield, CO 80211, US, US (Residence), US (Nationality) DAS Indraneel, 411 Silver Lane, MS 129-15, East Hartford, CT 06108, US, US (Residence), IN (Nationality) KOSTER Paul, 3305 Columbine Court, Broomfield, CO 80020, US, US (Residence), SA (Nationality) LOTOSKY Lorraine, P.O. Box 285, Hygiene, CO 80533, US, US (Residence), US (Nationality) Legal Representative: RAY Michael B (et al) (agent), Sterne, Kessler, Goldstein & Fox PLLC, Suite 600, 1100 New York Avenue, N.W., Washington, DC 20005-3934, US, Patent and Priority Information (Country, Number, Date): Patent: WO 200261543 A2-A3 20020808 (WO 0261543) Application: WO 2002US2863 20020201 (PCT/WO US0202863) Priority Application: US 2001265327 20010201; US 2001301790 20010702 Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ OM PH PL PT RO RU SD SE SG SI SK SL TJ TM TN TR TT TZ UA UG UZ VN YU ZA ZM ZW (EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR (OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG (AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZM ZW (EA) AM AZ BY KG KZ MD RU TJ TM Publication Language: English Filing Language: English Fulltext Word Count: 9913 Main International Patent Class: G06F-017/60 Fulltext Availability:

Detailed Description ... e., fibers per cable.

Detailed Description

The costs associated with different technologies can also be modeled. The total costs which much be paid by a communications service provider include investment costs, network services costs, operating

costs, retirement costs, and access costs. Such aggregate cost models 145, along with...pair associated with the link.

D . Cost Modeling

FIG. 7 illustrates the determination of the total cost that must be expended by a communications service provider for a given product at a time period T for a given technology, circle, and fiber generation.

Total cost 705 is shown as a 1 5 function of subordinate costs, i.e., investment cost 710, operating cost 715, total retirement cost 720, and access cost 725. Note that operating cost 715 in turn depends on network services costs 730. The mathematical fonnulation of total cost 705 will be described in greater detail...

#### 16/3,K/7 (Item 4 from file: 349)

DIALOG(R) File 349: PCT FULLTEXT

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00905272 \*\*Image available\*\*

METHODS AND SYSTEM FOR COMMUNICATIONS SERVICE REVENUE COLLECTION
PROCEDES ET SYSTEMES DESTINES AUX COLLECTES DES RECETTES D'UN SERVICE DE
COMMUNICATIONS

Patent Applicant/Assignee:

ANOTO AB, Scheelevagen 19 C, S-223 70 Lund, SE, SE (Residence), SE (Nationality), (For all designated states except: US)

Patent Applicant/Inventor:

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ERICSON Petter, Industrigatan 2 B, S-212 14 Malmo, SE, SE (Residence), SE (Nationality), (Designated only for: US)

Legal Representative:

AWAPATENT AB (agent), Box 5117, SE-200 71 Malmo, SE,

Patent and Priority Information (Country, Number, Date):
Patent: WO 200239349 A1 20020516 (WO 0239349)

Application: WO 2001SE2503 20011113 (PCT/WO SE0102503)

Priority Application: SE 20004156 20001113; US 2001277285 20010321; SE 20011240 20010406

Designated States: AE AG AL AM AT AT (utility model) AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ CZ (utility model) DE DE (utility model) DK DK (utility model) DM DZ EC EE EE (utility model) ES FI FI (utility model) GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ OM PH PL PT RO RU SD SE SG SI SK SK (utility model) SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

- (OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG
- (AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
- (EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English Fulltext Word Count: 9128

Main International Patent Class: G06F-017/60

Fulltext Availability:

Claims

#### Claim

... For example, a business end user 112a may be an employee of UPS (United Parcel **Service**). UPS might have a digital pen-based inventory system, and equip delivery

personnel with digital pens for transmitting delivery status information to a host computer. Accordingly, UPS is a service provider (e.g., the new inventory service is the provided service). UPS may enter into an agreement with a network operator where a consolidated UPS account is billed, as opposed to billing separate accounts for each end user and pen. Digital paper may...

#### 16/3,K/8 (Item 5 from file: 349) DIALOG(R) File 349: PCT FULLTEXT (c) 2003 WIPO/Univentio. All rts. reserv. 00901316 \*\*Image available\*\* ELECTRONIC INTERNATIONAL TRADING ECHANGES ELECTRONIQUES INTERNATIONAUX Patent Applicant/Assignee: ELECTRONIC INTERNATIONAL TRADE SERVICES PTY LTD, "Grosvenor Schiliro", Level 2, 333-339, George Street, Sydney, NSW 2000, AU, AU (Residence), AU (Nationality), (For all designated states except: US) Patent Applicant/Inventor: FEIL Martin Keith, 19 Boomerang Street, Turramurra, NSW 2074, AU, AU (Residence), AU (Nationality), (Designated only for: US) OWEN Ronald James Haig, 33 Lesley Avenue, Carlingford, NSW 2118, AU, AU (Residence), AU (Nationality), (Designated only for: US) STEVENS Michael John, 55 Billarga Road, Westleigh, NSW 2120, AU, AU (Residence), AU (Nationality), (Designated only for: US) SWIFT Stephen Mark, Unit 4, 62 Mary Street, Lilyfield, NSW 2040, AU, AU (Residence), AU (Nationality), (Designated only for: US) INGERSOLE Kevin John, 2 Surf Rider Avenue, North Avoca, NSW 2260, AU, AU (Residence), AU (Nationality), (Designated only for: US) Legal Representative: COWLE Anthony John (et al) (agent), DAVIES COLLISON CAVE, Level 10, 10 Barrack Street, Sydney, NSW 2000, AU, Patent and Priority Information (Country, Number, Date): Patent: WO 200235382 A1 20020502 (WO 0235382) WO 2001AU614 20010524 (PCT/WO AU0100614) Application: Priority Application: AU 20001053 20001027 Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW (EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR (OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG (AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW (EA) AM AZ BY KG KZ MD RU TJ TM Publication Language: English Filing Language: English Fulltext Word Count: 22574 International Patent Class: G06F-017/60 Fulltext Availability:

Detailed Description

Detailed Description

... between eight and thirty separate payments which are commonly made to a range of specific **service providers** and Government (both State and Federal) authorities. These payments are not simply customs duty and freight **costs**.

Payments are made for overseas **consolidation**, documentation, wharf storage, loading, customs clearance, **electronic** user fees, storage, lift-on/lift-off charges, BSRA, postage and petties, AQIS, cartage, demurrage...

#### 16/3,K/9 (Item 6 from file: 349) DIALOG(R) File 349: PCT FULLTEXT (c) 2003 WIPO/Univentio. All rts. reserv. 00865422 \*\*Image available\*\* METHOD AND SYSTEM FOR PROCESSING INTERNET PAYMENTS PROCEDE ET SYSTEME POUR LE TRAITEMENT DE PAIEMENTS PAR INTERNET Patent Applicant/Assignee: THE CHASE MANHATTAN BANK, 270 Park Avenue, 41st Floor, New York, NY 10017 , US, US (Residence), US (Nationality) Inventor(s): O'LEARY Denis, c/o The Chase Manhattan Bank, 270 Park Avenue, New York, NY 10021, US, D'AGOSTINO Vincent, c/o The Chase Manhattan Bank, 270 Park Avenue, New York, NY 10021, US, RE S Richard, 732 Hanford Place, Westfield, NJ 07090, US, BURNEY Jessica, 301 West 53rd Street, Apt. 3F, New York, NY 10019, US, HOFFMAN Adam, 201 East 15th Street, Apt. 6A, New York, NY 10019, US, Legal Representative: WEISBURD Steven I (et al) (agent), Ostrolenk, Faber, Gerb & Soffen, LLP, 1180 Avenue of the Americas, New York, NY 10036, US, Patent and Priority Information (Country, Number, Date): WO 200199019 A1 20011227 (WO 0199019) Patent: Application: WO 2001US20029 20010622 (PCT/WO US0120029) Priority Application: US 2000213423 20000622; US 2000250495 20001201; US 2001886916 20010621 Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW (EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR (OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG (AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW (EA) AM AZ BY KG KZ MD RU TJ TM Publication Language: English Filing Language: English Fulltext Word Count: 27875

Main International Patent Class: G06F-017/60

Fulltext Availability: Detailed Description

Detailed Description

Figure 6 depicts a direct bill paying embodiment, Figure 7 describes bill payment including a service provider performing

consolidation , and Figure 8 explains a bill payment method in which the customer performs the consolidation. In Figure 6, the direct method, a biller establishes an ebilling capability on its own web site 255. Once enrolled in the service , the customer receives an e-mail notification that a bill is available for payment at...

...s DDA or cash

concentration account 280 (step 6L).

[00132] Figure 7 depicts a farther **bill** payment method involving **service** 

provider consolidator. This bill payment method is similar to the first illustrated in Figure 6, however in this method a central service provider consolidates e-bifis from many different billers 700. The service provider 's site 755 enables a customer to review and pay bills with respect to several if not all of its billers (e.g., electric bill, phone bill, mortgage ...). The service provider is seamlessly outfitted with an archival capability, so that customers can review their bill payment history. The Web Broker 227 and IPA 23 0 once again. provides the consumer with privacy, security and, convenience while the VPL provides the service provider (and its w0 01/99019 PCT/USO1/20029 50

customers, the biller/merchants) with...

#### 16/3,K/10 (Item 7 from file: 349)

DIALOG(R) File 349: PCT FULLTEXT

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00863534 \*\*Image available\*\*

SYSTEM AND METHOD FOR COLLECTION, DISTRIBUTION, AND USE OF INFORMATION IN CONNECTION WITH HEALTH CARE DELIVERY

SYSTEME ET PROCEDE PERMETTANT DE RECUEILLIR, DISTRIBUER ET UTILISER DES INFORMATIONS AYANT TRAIT A LA DELIVRANCE DE SOINS

Patent Applicant/Inventor:

JACKSON Becky L, 2300 N Street, N.W., Washington, DC 20037, US, US (Residence), US (Nationality)

Legal Representative:

BERNSTEIN Howard L (et al) (agent), Sughrue, Mion, Zinn, MacPeak & Seas, PLLC, 2100 Pennsylvania Ave., N.W., Suite 800, Washington, DC 20037-3213, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200197132 A1 20011220 (WO 0197132)

Application: WO 2001US14856 20010614 (PCT/WO US0114856)

Priority Application: US 2000211380 20000614

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English Filing Language: English Fulltext Word Count: 13099

Main International Patent Class: G06F-017/60

Fulltext Availability:

Claims

#### Claim

... care providers comprising infonnation about said health care diagnosis, said treatment and/or said. management **services** received by said patient.

- 16 The method of claim 1, further comprising directly linking said diagnostic, treatment and/or management **services** to said remotely treated patient with an assessment and/or recommendation from said health care **provider**.
- 17 The method of claim 1, further comprising consolidating, maintaining and updating a composite patient electronic medical history remotely accessible by said patient or a physician. 1 S. The method of claim 1, further comprising providing said patient with direct access to diagnostic, treatment or management services with the oversight of said at least one treating health care provider.
- 19 The method...

#### 16/3,K/11 (Item 8 from file: 349)

DIALOG(R) File 349: PCT FULLTEXT

(c) 2003 WIPO/Univentio. All rts. reserv.

00859514 \*\*Image available\*\*

METHOD AND SYSTEM FOR FOREIGN EXCHANGE PRICE PROCUREMENT AND AUTOMATED HEDGING

# PROCEDE ET SYSTEME POUR FOURNIR LES PRIX DE DEVISES ET EFFECTUER LA COUVERTURE AUTOMATIQUE

Patent Applicant/Assignee:

AMERICAN INTERNATIONAL GROUP INC, 70 Pine Street, New York, NY 10270, US, US (Residence), US (Nationality)

Inventor(s):

FEILBOGEN Robert J, 1239 Hardscrabble Road, Chappaqua, NY 10514, US, VARNISH Paul, 27 Old Gloucester Street, London WC1N 3XX, GB,

Legal Representative:

GOLDMAN Gregg I (agent), Proskauer Rose, LLP, Patent Dept., 1585 Broadway, New York, NY 10036, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200193170 A1 20011206 (WO 0193170)

Application: WO 2001US17538 20010531 (PCT/WO US0117538)
Priority Application: US 2000208137 20000531; US 2000208547 20000601

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW

- (EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR
- (OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
- (AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
- (EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 9114

Main International Patent Class: G06F-017/60

Fulltext Availability:

Claims

#### Claim

- ... revenue or deficit of said first type of currency or a predetennined percent of said **total** .
  - 29 The processor of **claim** 20, wherein said processor is configured within at least one of a local **network** and stand-alone computer of said customer.

- 30 The processor of claim 20, wherein said processor is configured within an application service provider , remote from said customer.
- 31 The processor of claimi 24, further comprising at least one...

#### 16/3,K/12 (Item 9 from file: 349)

DIALOG(R) File 349: PCT FULLTEXT

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00857329 \*\*Image available\*\*

APPARATUS AND METHOD OF OPTIMIZING THE TOTAL MONTHLY AMOUNT DUE ON BILLS AND SATISFYING CUSTOMER'S PREFERENCES

APPAREIL ET PROCEDE POUR OPTIMISER LA SOMME MENSUELLE TOTALE DUE SUR DES FACTURES ET POUR SATISFAIRE LES PREFERENCES DES CLIENTS

Patent Applicant/Assignee:

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Inventor(s):

CURRIE Scott, 11 Bradwell Way, Greer, SC 29650, US, SRINIVASAN Laks, 1815 JFK Blvd., Apt. 1205, Philadelphia, PA 19103, US, BALASUBRAMANYAM Rudrapatnam, 100 Hiram Square, Apt. 404, New Brunswick,

NJ 08901, US,

RENGANATHAN Srinivasan, 4644 Lambert Drive, Alexandria, VA 22311, US, HATFIELD Philip, 4644 Lambert Drive, Alexandria, VA 22311, US, RIDDLE Robert A, 1500 Chestnut Street, Apt. 14H, Philadelphia, PA 19102,

Legal Representative:

HEIDELBERBER Louis M (et al) (agent), Reed Smith LLP, 2500 One Liberty Place, 1650 Market Street, Philadelphia, PA 19103, US,

Patent and Priority Information (Country, Number, Date):

Patent:

WO 200191020 A1 20011129 (WO 0191020)

Application: WO 2001US17157 20010525 (PCT/WO US0117157)

Priority Application: US 2000579003 20000525

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 10786

Main International Patent Class: G06F-017/60

Fulltext Availability: Detailed Description

#### Detailed Description

provides for the compilation of information based upon the Customer's actual usage of the Service , and an analysis of which Plans are best for the Customer. The Plans may be ranked according to total lowest cost or in any manner desired by the Customer. The Plans and Customers can then be automatically registered for Plans with the Providers . In addition the invention allows for a reevaluation of the Plans at Customer's request...

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(Item 10 from file: 349)
 16/3,K/13
DIALOG(R) File 349: PCT FULLTEXT
(c) 2003 WIPO/Univentio. All rts. reserv.
            **Image available**
00857300
METHOD AND SYSTEM FOR BILLING IN A NETWORK
PROCEDE ET SYSTEME DE FACTURATION SUR UN RESEAU
Patent Applicant/Assignee:
  LEA-D CORPORATION LTD, Advatech House, Teradion Industrial Park, 20179
    D.N. Misgav, IL, IL (Residence), IL (Nationality), (For all designated
    states except: US)
Patent Applicant/Inventor:
  INBAR Shlomo, Z. Grimberg St. 7, 69379 Tel Aviv, IL, IL (Residence), IL
  (Nationality), (Designated only for: US)
ORON Avi, Yahad, 20193 Misgav, IL, IL (Residence), IL (Nationality),
    (Designated only for: US)
Legal Representative:
  FRIEDMAN Mark M (agent), Beit Samueloff, Haomanim Street 7, 67897 Tel
    Aviv, IL,
Patent and Priority Information (Country, Number, Date):
  Patent:
                        WO 200190973 A1 20011129 (WO 0190973)
                        WO 2001IL312 20010404 (PCT/WO IL0100312)
  Application:
  Priority Application: IL 136350 20000525
Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU
  CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR
  KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE
  SG SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW
  (EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR
  (OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
  (AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
  (EA) AM AZ BY KG KZ MD RU TJ TM
Publication Language: English
Filing Language: English
Fulltext Word Count: 1681
Main International Patent Class: G06F-017/60
Fulltext Availability:
  Detailed Description
Detailed Description
    which
 comes from both the parties to the connection.
  Enable billing of events initiated by service providers
  according to subscribers demand, e.g. metering, alerts and
  appliances monitoring.
  It enables consolidated
                             billing for services provided through
 different providers and/or different infrastructures.
 The invention is useful for Internet billing.
 DRAWING DESCRIPTION
 The present invention is described in detail- in figure 1. This...
16/3,K/14
               (Item 11 from file: 349)
DIALOG(R) File 349: PCT FULLTEXT
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ELECTRONIC BILL PRESENTMENT AND PAYMENT SYSTEM AND METHOD PROVIDING BILLER DIRECTORIES SYSTEME ET PROCEDE DE PRESENTATION ET DE PAIEMENT DE FACTURES ELECTRONIQUES ET PROCEDE PERMETTANT D'OBTENIR DES ANNUAIRES DE FOURNISSEURS Patent Applicant/Assignee: BILLWHIZ INC, 6 Lansing Square, Suite 211, Toronto, Ontario M2J 1T5, CA, CA (Residence), CA (Nationality), (For all designated states except: US) Patent Applicant/Inventor: DEGROOT John, 8 Millmere Drive, Toronto, Ontario M1G 2B1, CA, CA (Residence), CA (Nationality), (Designated only for: US) Legal Representative: DEETH WILLIAMS WALL LLP (agent), National Bank Building, Suite 400, 150 York Street, Toronto, Ontario M5H 3S5, CA, Patent and Priority Information (Country, Number, Date): Patent: WO 200180102 A1 20011025 (WO 0180102) WO 2000CA1048 20000918 (PCT/WO CA0001048) Application: Priority Application: CA 2305914 20000417; US 2000552459 20000418; CA 2306589 20000426 Parent Application/Grant: Related by Continuation to: US 2000552459 20000418 (CON) Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW (EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE (OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG (AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW (EA) AM AZ BY KG KZ MD RU TJ TM Publication Language: English Filing Language: English Fulltext Word Count: 2515 Main International Patent Class: G06F-017/60 Fulltext Availability: Detailed Description Detailed Description ... mail" PC Week Online, September 26, 1999.). The presentment aspect of EBPP increasingly involves intermediary providers . On the biller side, the biller may employ a bill staging service , such as a bill publisher or SUBSTITUTE SHEET (RULE 26) consolidator. On the customer side, the customer may employ his/her own private consolidator or an online bill payment service (The various types of EBPP service providers are described in detail in NACHA, Council for Electronic Billing and Payment, "An Overview of Electronic Bill Presentment and Payment Operating Models", April 9...

# 16/3,K/15 (Item 12 from file: 349) DIALOG(R)File 349:PCT FULLTEXT

\*\*Image available\*\*

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00843106 \*\*Image available\*\*

SYSTEM AND METHOD FOR ESTABLISHING ELECTRONIC BUSINESS SYSTEMS FOR SUPPORTING COMMUNICATIONS SERVICES COMMERCE

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SYSTEME
          ET
                PROCEDE
                          PERMETTANT D'ETABLIR DES
                                                       SYSTEMES
                                                                 DE COMMERCE
                    POUR
    ELECTRONIQUE
                               SUPPORT DU COMMERCE
                                                      PAR DES
                                                                 SERVICES DE
    COMMUNICATION
Patent Applicant/Assignee:
  CYGENT INC, 201 3rd Street, 2nd Floor, San Francisco, CA 94103, US, US
     (Residence), US (Nationality), (For all designated states except: US)
Patent Applicant/Inventor:
  ELMORE Kevin, 653 Park Hill Road, Danville, CA 94526, US, US (Residence),
    US (Nationality), (Designated only for: US)
  HOESER Vince, 20 Beaumont Court, Lafayette, CA 94549, US, US (Residence),
    US (Nationality), (Designated only for: US)
  HOM David, 187 Magellan Avenue, San Francisco, CA 94116, US, US
    (Residence), US (Nationality), (Designated only for: US)
  HORNE Linda, 6026 Ridgemont Drive, Oakland, CA 94619, US, US (Residence),
    US (Nationality), (Designated only for: US)
  KAAKE Charles, 1931 Filbert Street, San Francisco, CA 94123, US, US
    (Residence), US (Nationality), (Designated only for: US)
  KELLY Kevin, 2334 Divisadero Street, #4, San Francisco, CA 94115, US, US
    (Residence), US (Nationality), (Designated only for: US)
  MABEL Mark, 796 Ashbury Street, San Francisco, CA 94117, US, US
    (Residence), US (Nationality), (Designated only for: US)
  RODRIGUEZ Hal, 619 25th Avenue #2, San Francisco, CA 94121, US, US
    (Residence), US (Nationality), (Designated only for: US)
  STEPHENS Paul, 957 Oak Street, #C, San Francisco, CA 94117, US, US
  (Residence), US (Nationality), (Designated only for: US) POKOTYLO Vadim, 20008 Gem Court, Castro Valley, CA 94546, US, US
    (Residence), MD (Nationality), (Designated only for: US)
  BAKHRU Girish, 225 Irving Street #9, San Francisco, CA 94122, US, US
    (Residence), IN (Nationality), (Designated only for: US)
Legal Representative:
  GLENN Michael (et al) (agent), Glenn Patent Group, Suite L., 3475 Edison
    Way, Menlo Park, CA 94025, US,
Patent and Priority Information (Country, Number, Date):
  Patent:
                        WO 200175549 A2-A3 20011011 (WO 0175549)
  Application:
                        WO 2001US10473 20010330 (PCT/WO US0110473)
  Priority Application: US 2000193315 20000330
Designated States: AE AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE DK
  DM EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR
  LS LT LU LV MA MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ
  TM TR TT TZ UA UG US UZ VN YU ZA ZW
  (EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR
  (OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
  (AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
  (EA) AM AZ BY KG KZ MD RU TJ TM
Publication Language: English
Filing Language: English
Fulltext Word Count: 84642
...International Patent Class: G06F-017/60
Fulltext Availability:
  Detailed Description
Detailed Description
     and account management; (6) Interaction Manager 129,
 which allows customers to track an order or service request from start
  finish. Customers can immediately view provisioning steps that have been
  completed...
```

...level status is provided to the customer while a detailed status is used

by the **provider** to

track potential performance enhancements; (7) Bill Presentation Manager, billing views online using information which presents consolidated from customer invoices. The bill presentation manager interfaces with external billing systems to... ...information for display, dispute and adjustment; (8) Trouble Ticket Manager 133, which provides a selfservice mechanism for the customer to request service assistance such as reporting trouble for a product... 16/3,K/16 (Item 13 from file: 349) DIALOG(R) File 349: PCT FULLTEXT (c) 2003 WIPO/Univentio. All rts. reserv. 00806392 TECHNOLOGY SHARING DURING ASSET MANAGEMENT AND ASSET TRACKING IN A NETWORK-BASED SUPPLY CHAIN ENVIRONMENT AND METHOD THEREOF PARTAGE TECHNOLOGIQUE LORS DE LA GESTION ET DU SUIVI DU PARC INFORMATIQUE DANS UN ENVIRONNEMENT DU TYPE CHAINE D'APPROVISIONNEMENT RESEAUTEE, ET PROCEDE ASSOCIE Patent Applicant/Assignee: ACCENTURE LLP, 1661 Page Mill Road, Palo Alto, CA 94304, US, US (Residence), US (Nationality) Inventor(s): MIKURAK Michael G, 108 Englewood Blvd., Hamilton, NJ 08610, US, Legal Representative: HICKMAN Paul L (agent), Oppenheimer Wolff & Donnelly, LLP, 38th Floor, 2029 Century Park East, Los Angeles, CA 90067-3024, US, Patent and Priority Information (Country, Number, Date): WO 200139086 A2 20010531 (WO 0139086) Patent: Application: WO 2000US32310 20001122 (PCT/WO US0032310) Priority Application: US 99444653 19991122; US 99447623 19991122 Designated States: AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ DE DK DM DZ EE ES FI GB GE GH GM HR HU ID IL IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZW (EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR (OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG (AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW (EA) AM AZ BY KG KZ MD RU TJ TM Publication Language: English Filing Language: English Fulltext Word Count: 156214

Main International Patent Class: G06F-017/60

Fulltext Availability: Detailed Description

Detailed Description

... each of the orderers. An execution of an ordering process is permitted when the calculated **total cost** of previous orders is within a budget of the orderer. The budget may be included in the section information.

Optionally, the order management process may include calculating a total cost of previously received orders for each of the suppliers based on

the order history inforination...

#### 16/3,K/17 (Item 14 from file: 349)

DIALOG(R) File 349: PCT FULLTEXT

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00806384

NETWORK AND LIFE CYCLE ASSET MANAGEMENT IN AN E-COMMERCE ENVIRONMENT AND METHOD THEREOF

GESTION D'ACTIFS DURANT LE CYCLE DE VIE ET EN RESEAU DANS UN ENVIRONNEMENT DE COMMERCE ELECTRONIQUE ET PROCEDE ASSOCIE

Patent Applicant/Assignee:

ACCENTURE LLP, 1661 Page Mill Road, Palo Alto, CA 94304, US, US (Residence), US (Nationality)

Inventor(s)

MIKURAK Michael G, 108 Englewood Blvd., Hamilton, NJ 08610, US,

Legal Representative:

HICKMAN Paul L (agent), Oppenheimer Wolff & Donnelly, LLP, 38th Floor, 2029 Century Park East, Los Angeles, CA 90067-3024, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200139030 A2 20010531 (WO 0139030)

Application: WO 2000US32324 20001122 (PCT/WO US0032324) Priority Application: US 99444775 19991122; US 99447621 19991122

Designated States: AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CU CZ DE DK DZ EE ES FI GB GE GH GM HR HU ID IL IS JP KE KG KP KR KZ LC LK LR LS LT

LU LV MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR

TT UA UG UZ VN YU ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English Fulltext Word Count: 171499

Main International Patent Class: G06F-017/60

Fulltext Availability: Detailed Description

#### Detailed Description

- ... already entered into the main telephone switching equipment. In such case, not only must a **te**chnician program the main telecommunications switch, but additional time (and money) must be spent for programming...
- ...must be perfectly synchronized with each other or problems will occur.

  As a result, the **total cost** of the installation is greatly increased and data entry error rates are greatly increased.
  - To...and a shipping fee for at least one of the items, i.e., products and services, for which the order is received. The tax cost for each order is calculated, and...
- ...each item or order may also be calculated, such as by taking into account handling costs, the total weight of the items, the distance to final destination of the items, and the corresponding charges of the shipping provider. An estimate of the delivery date may also be given. It should be noted that mileage and the like could be calculated where services are to be rendered at a location remote to the provider.

Optionally, mathematical formulas based...

#### 16/3,K/18 (Item 15 from file: 349)

DIALOG(R) File 349: PCT FULLTEXT

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00806383

COLLABORATIVE CAPACITY PLANNING AND REVERSE INVENTORY MANAGEMENT DURING DEMAND AND SUPPLY PLANNING IN A NETWORK-BASED SUPPLY CHAIN ENVIRONMENT AND METHOD THEREOF

PLANIFICATION EN COLLABORATION DES CAPACITES ET GESTION ANTICIPEE DES STOCKS LORS DE LA PLANIFICATION DE L'OFFRE ET DE LA DEMANDE DANS UN ENVIRONNEMENT DE CHAINE D'APPROVISIONNEMENT FONDEE SUR LE RESEAU ET PROCEDE ASSOCIE

Patent Applicant/Assignee:

ACCENTURE LLP, 1661 Page Mill Road, Palo Alto, CA 94304, US, US (Residence), US (Nationality)

Inventor(s):

MIKURAK Michael G, 108 Englewood Blvd., Hamilton, NJ 08610, US,

Legal Representative:

HICKMAN Paul L (agent), Oppenheimer Wolff & Donnelly, LLP, 1400 Page Mill Road, Palo Alto, CA 94304, US,

Patent and Priority Information (Country, Number, Date):

Patent:

WO 200139029 A2 20010531 (WO 0139029)

Application:

WO 2000US32309 20001122 (PCT/WO US0032309)

Priority Application: US 99444655 19991122; US 99444886 19991122

Designated States: AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ DE DK DM DZ EE ES FI GB GE GH GM HR HU ID IL IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZW

- (EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR
- (OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
- (AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
- (EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 157840

Main International Patent Class: G06F-017/60

Fulltext Availability:
Detailed Description

#### Detailed Description

- ... boxes indicate that a particular benefit for that particular component may be attributed to a **service** provider. The "M" boxes indicate that a particular benefit for that particular component may be...
- ...of the present invention, the Installation Management component, may include the following benefits to the **service provider** by looking at Figure 4 in closer detail: faster time to site integration, rapid integration...
- ...reference to Figure 4, in this illustrative embodiment of the present invention, benefits for the **service provider** under the Demand and Supply Planning component may include the following: rapid integration of acquisition...

16/3,K/19 (Item 16 from file: 349)

```
DIALOG(R) File 349: PCT FULLTEXT
(c) 2003 WIPO/Univentio. All rts. reserv.
            **Image available**
00800762
SYSTEM AND METHOD FOR BILLING NETWORK USERS
SYSTEME ET PROCEDE DE FACTURATION AUX UTILISATEURS DE RESEAU
Patent Applicant/Assignee:
  AP ENGINES INC, One Clock Tower Place, Maynard, MA 01754, US, US
     (Residence), US (Nationality)
Inventor(s):
  WILLCOX William, 9 Summit Street, Maynard, MA 01754, US,
Legal Representative:
  DINIUS Anne-Marie (agent), Choate, Hall & Stewart, 53 State Street,
    Exchange Place, Boston, MA 02109, US,
Patent and Priority Information (Country, Number, Date):
  Patent:
                        WO 200133456 A2-A3 20010510 (WO 0133456)
  Application:
                        WO 2000US29571 20001027 (PCT/WO US0029571)
  Priority Application: US 99162485 19991029; US 2000697260 20001026
Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ
  DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ
  LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG
  SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW
  (EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE
  (OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
  (AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
  (EA) AM AZ BY KG KZ MD RU TJ TM
Publication Language: English
Filing Language: English
Fulltext Word Count: 3576
International Patent Class: G06F-017/60
Fulltext Availability:
  Detailed Description
Detailed Description
... Internet, charging higher rates for peak-use periods. In addition,
  service providers can monitor the total erroneous data bytes
  transmitted to or from a network user 's device. In this way, the
           provider could reduce a user 's 2 5 bill if he or she
  encountered an unusually high amount of erroneous data transmissions
  during a...
 16/3,K/20
               (Item 17 from file: 349)
DIALOG(R) File 349: PCT FULLTEXT
(c) 2003 WIPO/Univentio. All rts. reserv.
00799886
            **Image available**
SYSTEM AND METHOD OF AGGREGATE ELECTRONIC TRANSACTIONS WITH MULTIPLE
    SOURCES
SYSTEME ET PROCEDE D'AGREGATION DE TRANSACTIONS ELECTRONIQUES A SOURCES
   MULTIPLES
Patent Applicant/Assignee:
  SINGLESHOP COM, 500 Huntmar Park Drive, Herndon, VA 20170, US, US
    (Residence), US (Nationality)
Inventor(s):
  NEELY Bill Gareth, Apt. #202, 1505 Lincoln Circle, McLean, VA 22102, US,
  BRUCE Michael George Sr, 401 Saylor Way, SW, Leesburg, VA 20175, US,
Legal Representative:
  GATTO James G (et al) (agent), Hunton & Williams, 1900 K Street, N.W.,
```

Washington, DC 20006, US, Patent and Priority Information (Country, Number, Date): WO 200133458 A1 20010510 (WO 0133458) Patent: WO 2000US29720 20001030 (PCT/WO US0029720) Application: Priority Application: US 99162125 19991029; US 99162129 19991029; US 2000194027 20000403 Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW (EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE (OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG (AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW (EA) AM AZ BY KG KZ MD RU TJ TM Publication Language: English Filing Language: English Fulltext Word Count: 23479 Main International Patent Class: G06F-017/60 Fulltext Availability:

Detailed Description

#### Detailed Description

... transaction entry in Transaction entries 1013 may include summary information (e.g., items purchased, purchase costs, total purchase date, etc.) for a particular user transaction. The transaction data may include service provider identifiers and/or links for locating additional information regarding the transaction, such as by scraping a transaction summary at a service provider **Web** site. In one embodiment, Transaction entries 1013 may correspond to search transactions, compare transactions, shopping...

#### (Item 18 from file: 349) 16/3, K/21

DIALOG(R) File 349: PCT FULLTEXT

(c) 2003 WIPO/Univentio. All rts. reserv.

00797972 \*\*Image available\*\*

#### WEB-BASED REAL ESTATE MANAGEMENT SYSTEM

#### SYSTEME DE GESTION DE BIENS IMMOBILIERS BASE SUR LE WEB

Patent Applicant/Assignee:

AVALONBAY COMMUNITIES INC, Suite 300, 2900 Eisenhower Avenue, Alexandria, VA 22314, US, US (Residence), US (Nationality) Inventor(s):

SARGEANT Thomas, Suite 300, 2900 Eisenhower Avenue, Alexandria, VA 22314, US,

Legal Representative:

SOKOL Brent D (et al) (agent), Lyon & Lyon LLP, Suite 4700, 633 West Fifth Street, Los Angeles, CA 90071-2066, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200131540 A1 20010503 (WO 0131540)

WO 2000US29535 20001025 (PCT/WO US0029535) Application:

Priority Application: WO 99US28986 19991025

Designated States: CN CR DM JP MA TZ

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE

Publication Language: English Filing Language: English Fulltext Word Count: 11651

Main International Patent Class: G06F-017/60

Fulltext Availability:

Claims

#### Claim

... server;

a web-based remote user interface wherein said user interface is integrated through the web with the web sites of tenant service providers. 131. The system for transmitting consolidated real estate management data of claim 130 wherein said interface is integrated through the web with a web site that provides for the purchase of rental insurance. 132. The system for transmitting consolidated real estate management data of claim 130 wherein said interface is integrated through the web with a web site that provides for the purchase of telephone hook-up. 133. The...

#### 16/3,K/22 (Item 19 from file: 349)

DIALOG(R) File 349: PCT FULLTEXT

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00781905 \*\*Image available\*\*

BUSINESS METHOD AND PROCESSING SYSTEM

PROCEDE COMMERCIAL ET SYSTEME DE TRAITEMENT

Patent Applicant/Assignee:

ePRODUCTIVITY COM INC, 58 Wellesley Avenue, Wellesley, MA 02482, US, US (Residence), US (Nationality), (For all designated states except: US) Patent Applicant/Inventor:

SANDERS Aaron M, 58 Wellesley Avenue, Wellesley, MA 02482, US, US (Residence), IN (Nationality), (Designated only for: US)

Legal Representative:

HENN David E (et al) (agent), Eugene Stephens and Associates, 56 Windsor Street, Rochester, NY 14605, US,

Patent and Priority Information (Country, Number, Date):

Patent:

WO 200115039 A1 20010301 (WO 0115039)

Application: WO 2000US22548 20000817 (PCT/WO US0022548)

Priority Application: US 99150014 19990820

Parent Application/Grant:

Related by Continuation to: US 99150014 19990820 (CON)

Designated States: AE AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE DK DM EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW

- (EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE
- (OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
- (AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
- (EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English Fulltext Word Count: 8238

Main International Patent Class: G06F-017/60

Fulltext Availability:

Claims

#### Claim

... processes;

- (b) providing order-entry confirmation for knowledge / business services immediately upon receipt and giving **automated** status feedback at predetermined intervals;
- (c) providing customized **service** catalogs with customized and personalized pricing and selectively providing custom contracts based on pre-determined inputs; (d) providing usage tracking and trending,

including online reporting to users; (e) providing online billing consolidated by at least one of a customerand the provider , and providing capability to process online service payments; routing orders automatically to one of an appropriate service center, fulfillment site, and server of an individual original service provider for ultimate processing and/or fulfillment; (g) tracking flow-through items with details of recency... ...coordination, processing, fulfillment, billing, payment and reporting processes; providing order-entry confirmation for knowledge / business services immediately upon receipt and giving automated status feedback at predetermined intervals; providing customized service catalogs with customized and personalized pricing and selectively providing custom contracts based on pre-determined inputs; providing usage tracking and trending, including online reporting to users; providing online billing consolidated by at least one of a customerand the service provider , and providing capability to process online payments; routing orders automatically to one of an appropriate service center, fulfillment site, and server of an individual original service provider for ultimate processing and/or fulfillment; tracking flow-through items with details of recency, frequency, usage and monetary value; providing portfolio style cost-management online; and capturing preferences of users for new services as well as captures customer feedback on desired service levels and on-going customer satisfaction... reporting processes; providing order-entry confirmation for knowledge / business services immediately upon receipt and giving automated status feedback at predetermined intervals; 2 0 providing customized service catalogs with customized and personalized pricing and selectively providing custom contracts based on pre-determined inputs; providing usage tracking and trending, including online reporting to users; providing online billing by at least one of a customerand the service provider , and providing capability to process online payments; 2 5 routing orders automatically to one of an appropriate service center, fulfillment site, and server of an individual original service **provider** for ultimate processing and/or fulfillment; tracking flow-through items with details of recency, frequency, usage and monetary value; providing portfolio style cost-management online; and capturing preferences of users for new services as well as captures customer feedback on desired service levels and on-going customer satisfaction...

Bode Akintola16-Jun-03

...providing order-entry confirmation for knowledge / business services

immediately 2 5 upon receipt and gives automated status feedback at predetermined intervals; providing customized service catalogs with customized and personalized pricing and custom contracts, if needed, based on pre-determined inputs; providing usage tracking and trending, including online reporting to users; providing online billing , both consolidated and/or by customer / division / user and has the capability to process online payments; routing orders automatically to the appropriate service center or fulfillment site or server of an individual original service provider for ultimate processing and/or fulfillment; tracking flov@T-through items with details of recency... 16/3,K/23 (Item 20 from file: 349) DIALOG(R) File 349: PCT FULLTEXT (c) 2003 WIPO/Univentio. All rts. reserv. 00761431 A SYSTEM, METHOD, AND ARTICLE OF MANUFACTURE FOR PROVIDING COMMERCE-RELATED WEB APPLICATION SERVICES SYSTEME, PROCEDE ET ARTICLE MANUFACTURE DESTINES A LA FOURNITURE DE SERVICES D'APPLICATION DANS LE WEB LIES AU COMMERCE Patent Applicant/Assignee: ACCENTURE LLP, 100 South Wacker Drive, Chicago, IL 60606, US, US (Residence), US (Nationality) Inventor(s): GUHEEN Michael F, 2218 Mar East Street, Tiburon, CA 94920, US, MITCHELL James D, 3004 Alma, Manhattan Beach, CA 90266, US, BARRESE James J, 757 Pine Avenue, San Jose, CA 95125, US, Legal Representative: BRUESS Steven C (agent), Merchant & Gould P.C., P.O. Box 2903, Minneapolis, MN 55402-0903, US, Patent and Priority Information (Country, Number, Date): Patent: WO 200073957 A2-A3 20001207 (WO 0073957) WO 2000US14420 20000525 (PCT/WO US0014420) Application: Priority Application: US 99321492 19990527 Designated States: AE AG AL AM AT AT (utility model) AU AZ BA BB BG BR BY CA CH CN CR CU CZ CZ (utility model) DE DE (utility model) DK DK (utility model) DM DZ EE EE (utility model) ES FI FI (utility model) GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KR (utility model) KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SK (utility model) SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW (EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE (OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG (AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW (EA) AM AZ BY KG KZ MD RU TJ TM Publication Language: English Filing Language: English

International Patent Class: G06F-017/60 ...

Fulltext Availability: Detailed Description

Fulltext Word Count: 150171

Detailed Description

A SYSTEM9 METHOD, AND ARTICLE OF MANUFACTURE FOR PROVIDING

COMMERCE-RELATED WEB APPLICATION SERVICES

FIELD OF INVENTION

The present invention relates to **web** architecture frameworks and more particularly pertains to providing commerce-related **web** application **services**.

BACKGROUND OF INVENTION

An important use of computers is the transfer of information over a...

#### 16/3,K/24 (Item 21 from file: 349)

DIALOG(R) File 349: PCT FULLTEXT

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00758788 \*\*Image available\*\*

SERVICE LEVEL MANAGEMENT

#### GESTION DE NIVEAU DE SERVICE

Patent Applicant/Assignee:

APRISMA MANAGEMENT TECHNOLOGIES INC, 121 Technology Drive, Durham, NH 03824, US, US (Residence), US (Nationality), (For all designated states except: US)

Patent Applicant/Inventor:

LEWIS Lundy, 480 Greenville Road, Mason, NH 03048, US, US (Residence), US (Nationality), (Designated only for: US)

Legal Representative:

HENDRICKS Therese A (agent), Wolf, Greenfield & Sacks, P.C., 600 Atlantic Avenue, Boston, MA 02210, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200072183 A2-A3 20001130 (WO 0072183)
Application: WO 2000US14175 20000523 (PCT/WO US0014175)

Priority Application: US 99135492 19990524

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English Filing Language: English Fulltext Word Count: 33247

Main International Patent Class: G06F-017/60

Fulltext Availability: Detailed Description

Detailed Description

... availability costs x\$, 99% costs y\$, and so on. During a major TV event.

the **provider** may increase the price.

A customer can manipulate the calendar with respect to various **service** grades to see what the **costs** will be. The **total cost** is updated as the customer marks the calendar.

The customer can send (via the **Internet** ) the contract to the EC **provider** for approval, or cancel out.

The monthiv bill depends on the extent to which the service agreement

is met or violated. For example, 100% availability is hard to achieve. If

# 16/3,K/25 (Item 22 from file: 349) DIALOG(R)File 349:PCT FULLTEXT (c) 2003 WIPO/Univentio. All rts. reserv.

00748797 \*\*Image available\*\*
COMPARATIVE QUOTING SYSTEM

## SYSTEME DE COTATION COMPARATIVE

Patent Applicant/Assignee:

CONSUMER FINANCIAL NETWORK, Suite 100, 4450 River Green Parkway, Duluth, GA 30096, US, US (Residence), US (Nationality)

Inventor(s):

YOUNG John M, 4000 Post Gate Drive, Cumming, GA 30040, US GILLESPIE Teresa J, 5720 Ashwood Trace, Alpharetta, GA 30202, US EDWARDS Steve L, 4096 North Arnold Mill Road, Woodstock, GA 30188, US DAVIS Richard E, 3262 Bluff Road, Marietta, GA 30062, US CHLAN Michael M, 10565 Kingsmark Trail, Alpharetta, GA 30022, US BEAM Charles A, 4684 Avocet Drive, Norcross, GA 30092, US Legal Representative:

KUESTER Jeffrey R, Thomas, Kayden, Horstemeyer & Risley, L.L.P., Suite 1500, 100 Galleria Parkway, N.W., Atlanta, GA 30339, US

Patent and Priority Information (Country, Number, Date):

Patent: WO 200062219 A1 20001019 (WO 0062219)
Application: WO 99US8129 19990413 (PCT/WO US9908129)

Designated States: AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES FI GB GE GH GM HR HU ID IL IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA UG UZ VN YU ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW SD SL SZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English Filing Language: English Fulltext Word Count: 13056

Main International Patent Class: G06F-017/60

Fulltext Availability: Detailed Description

#### Detailed Description

... advisors when consumers call the consumer advisors over the telephone to purchase a previously quoted **service**. A consumer advisor is able to use this quote result infori-nation to provide a "warm" transfer to the chosen **service** provider by first calling a telephone representative for the chosen **service** provider, referencing any previous quote result information provided by the **service** provider for that particular consumer, and then introducing the consumer to the **service** provider before dropping off the line.

According to one implementation, the comparative quoting system also provides for consolidated billing of the employer of the consumer for automatic payroll deductions or electronic funds transfer. The billing is consolidated in that the employer, or "client," receives one electronic file per payroll cycle referencing multiple employees, and the billing system of the comparative quoting...

16/3,K/26 (Item 23 from file: 349) DIALOG(R) File 349:PCT FULLTEXT (c) 2003 WIPO/Univentio. All rts. reserv. \*\*Image available\*\* 00734785 ELECTRONIC ACCOUNT PRESENTATION AND RESPONSE SYSTEM AND METHOD PRESENTATION ELECTRONIQUE DE COMPTES ET SYSTEME ET PROCEDE DE REPONSE Patent Applicant/Assignee: THE CHASE MANHATTAN BANK, 270 Park Avenue, 41st floor, New York, NY 10021 , US, US (Residence), US (Nationality) Inventor(s): RYKOWSKY William E, 43 Long Meadow Place, S. Setauket, NY 11720, US, ENSEL Laura A, 244-04 57th Drive, Douglaston, NY 11362, US, FUERTES Louis A, The Chase Manhattan Bank, 270 Park Avenue, New York, NY 10021, US, Legal Representative: WEISBURD Steven I (et al) (agent), Ostrolenk, Faber, Gerb & Soffen, LLP, 1180 Avenue of The Americas, New York, NY 10036, US, Patent and Priority Information (Country, Number, Date): Patent: WO 200048102 A2 20000817 (WO 0048102) Application: WO 2000US2674 20000202 (PCT/WO US0002674) Priority Application: US 99248495 19990210 Designated States: AE AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE DK DM EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW (EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE (OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG (AP) GH GM KE LS MW SD SL SZ TZ UG ZW (EA) AM AZ BY KG KZ MD RU TJ TM Publication Language: English Filing Language: English Fulltext Word Count: 16174 Main International Patent Class: G06F-017/60 Fulltext Availability: Detailed Description Detailed Description ... can generate additional revenues. Direct biller presentment also leverages the biller's investment in the web site. Finally, by using direct biller presentment, the biller can totally control each segment of the bill presentmen+, and payment process. The entity which actually presents the interface to the customer is denoted as a Consumer Service Provider (CSP). As stated above, the functions of the CSP can be accomplished in-house by...in reaching the customers of the biller.

These channels include, for example, traditional paper distribution, biller direct Internet site, a Customer Service Provider (CSP) operated Internet presentation site, consolidated Internet presentation sites, Email, personal digital assistants, voice response units, video phones, programmable cellular phones...

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DIALOG(R) File 349: PCT FULLTEXT
(c) 2003 WIPO/Univentio. All rts. reserv.
            **Image available**
00579178
ELECTRONIC ACCOUNT DATA OR TRANSACTIONS ROUTING SYSTEM
SYSTEME ELECTRONIQUE D'ACHEMINEMENT DE DONNEES DE COMPTE OU DE TRANSACTIONS
Patent Applicant/Assignee:
  THE CHASE MANHATTAN BANK, 270 Park Avenue, 41st floor, New York, NY 10017
    , US, US (Residence), US (Nationality)
Inventor(s):
  FELIX June Y, The Chase Manhattan Bank, 270 Park Avenue, New York, NY
    10017, US,
  BRACO Ronald A, The Chase Manhattan Bank, 270 Park Avenue, New York, NY
    10017, US,
  LAWTON Kathryn V, The Chase Manhattan Bank, 270 Park Avenue, New York, NY
    10017, US,
  FEINBERG Lee A, The Chase Manhattan Bank, 270 Park Avenue, New York, NY
    10017, US,
  MACARTHUR Catherine, 4 Rahway Road, Milburn, NJ 07041, US,
  RYKOWSKY William, 43 Long Meadow Place, S. Setauket, NY 11720, US,
Legal Representative:
  WEISBURD Steven I (et al) (agent), Ostrolenk, Faber, Gerb & Soffen, LLP,
    1180 Avenue of The Americas, New York, NY 10036, US,
Patent and Priority Information (Country, Number, Date):
  Patent:
                        WO 200042551 A2-A3 20000720 (WO 0042551)
  Application:
                        WO 2000US624 20000111 (PCT/WO US0000624)
  Priority Application: US 99115925 19990114; US 99241043 19990201
Designated States: AE AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE DK
  DM EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR
  LS LT LU LV MA MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ
  TM TR TT TZ UA UG UZ VN YU ZA ZW
  (EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE
  (OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
  (AP) GH GM KE LS MW SD SL SZ TZ UG ZW
  (EA) AM AZ BY KG KZ MD RU TJ TM
Publication Language: English
Filing Language: English
Fulltext Word Count: 7156
Main International Patent Class: G06F-017/60
Fulltext Availability:
  Detailed Description
Detailed Description
... is carried out. At step
  200, a particular customer 18 is notified by its
                     provider 14 that a bill is
  customer service
  outstanding. This notification may take the form of a
 brief message indicating the billing party 16 and the
  total remittance due. It is preferred that the
 notification take place on an information network such
 as the internet . When the internet is utilized to
 notify the customer 18 of an outstanding bill, the URL
 address provided by the billing service provider 22 is
 included with the notification, thereby permitting the
 customer 18 to access the electronic...
```

(Item 24 from file: 349)

16/3,K/27

16/3,K/28 (Item 25 from file: 349)

DIALOG(R) File 349: PCT FULLTEXT (c) 2003 WIPO/Univentio. All rts. reserv. \*\*Image available\*\* 00577740 xDSL WEB ORDERING TOOL OUTIL DE COMMANDE xDSL ACCESSIBLE SUR LE WEB Patent Applicant/Assignee: US WEST INC, Inventor(s): YOKELL Larry J, CANAVAN Lawrence, Patent and Priority Information (Country, Number, Date): Patent: WO 200041113 A1 20000713 (WO 0041113) Application: WO 99US30832 19991227 (PCT/WO US9930832) Priority Application: US 98114425 19981231 Designated States: AE AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE DK DM EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW GH GM KE LS MW SD SL SZ TZ UG ZW AM AZ BY KG KZ MD RU TJ TM AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG Publication Language: English Fulltext Word Count: 14415 Main International Patent Class: G06F-017/60 Fulltext Availability: Detailed Description Detailed Description

... as a new field in the Notes output.

Example showing the total cost of MegaBit service .

Item Non-recurring Monthly MegaBit @ 256 Kbps for 1 Year 110 40 Internet Access 25 19 Technician Installation 149.99 MegaBit modem 249 Extra packages Microfilters 40 TOTAL LIST PRICE: 499,99...

... Non-recurring Recurring Free modem -249 Free Super Phone for Consumer Customers (a \$149 value) TOTAL DISCOUNT SAVINGS: -249 TOTAL **COST** OF MEGABIT 259.99 59 ORDER.

It is to be appreciated that, as alluded to above, the DSL provider may also offer ISP service . This allows a customer to obtain DSL service and ISP service from the same provider, if desired. Alternatively, a customer may obtain DSL service from someone else. Herein, USWEST.net is used as an example of a DSL provider...

16/3,K/29 (Item 26 from file: 349) DIALOG(R) File 349: PCT FULLTEXT (c) 2003 WIPO/Univentio. All rts. reserv.

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**Image available**
MANAGEMENT/TRACKING OF UTILITY CONSUMPTION AND BILL PAYMENT
PROCEDES ET SYSTEMES INFORMATISES DE FACTURATION ET D'AUTORISATION DE
    PRELEVEMENTS, DE REGROUPEMENT DE FACTURES ET D'AUTORISATION DE
    PRELEVEMENTS, D'ACCES A LA FACTURATION DES SERVICES PUBLICS ET DE
    PRELEVEMENTS, D'ACCES A LA FACTURATION ET DE REGROUPEMENT ET SYSTEMES
    DE FACTURATION AUX FOURNISSEURS DES SERVICES PUBLICS
Patent Applicant/Assignee:
  AVISTA ADVANTAGE INC,
Inventor(s):
  CROOKS Gerry,
  GENZBERGER Janna,
  ARNHOLD Ed,
  BATTISTA John,
  BONI Ken,
  MILLER Dave,
  FEICHTNER Mark,
  KIPPENHAN Larry,
  NANTO Shawn,
  ORR Teri,
  BOWERS Dan,
Patent and Priority Information (Country, Number, Date):
  Patent:
                        WO 9928843 A2 19990610
                        WO 98US19566 19980918
                                              (PCT/WO US9819566)
  Priority Application: US 97984708 19971203
Designated States: AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES
  FI GB GE GH GM HR HU ID IL IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD
  MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA UG UZ
  VN YU ZW GH GM KE LS MW SD SZ UG ZW AM AZ BY KG KZ MD RU TJ TM AT BE CH
  CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE BF BJ CF CG CI CM GA GN GW
  ML MR NE SN TD TG
Publication Language: English
Fulltext Word Count: 8095
Main International Patent Class: G06F-017/60
Fulltext Availability:
  Detailed Description
  Claims
Detailed Description
... AND PAYMENT METHODS AND SYSTEMS, UTILITY BILLING ACCESS
 AND CONSOLIDATING METHODS AND SYSTEMS, AND UTILITY
  PROVIDER CONSOLIDATED BILLING SYSTEMS
  lo Technical Field
  This invention relates to computerized billing and payment
  authorization
 methods and systems, and computerized
                                          bill consolidating and
 payment
 authorization methods and systems. More particularly, it concerns utility
 billing access and payment methods and systems, utility billing access
 and consolidating i5 methods and systems, and utility provider
 consolidated billing systems.
 Background Art
 Typically, customers or consumers receive a large number of bills
 relating to services and/or goods received or purchased during a
 particular billing cycle.
```

Such bills are typically...

Claim

A / )

- ... payment method of claim 27, wherein said rendering payment comprises rendering said payment through an automated clearing house (ACH) transfer.
  - 30 A utility **billing** access and **consolidating** method comprising: defining a database in a host computer comprising a processor and an interface device;

storing in said database information associated with a plurality of customers being **serviced** by a plurality of different utility **providers** and from which

lo payment authorization is to be received;

receiving billing information from said utility **providers** for each of their customers, said billing information being associated with bills including respective

amounts for each utility **provider** which said customers are to pay; processing said **billing** information to provide a **consolidated** amount for

payment by each customer, said consolidated amount compri sing each respective

amount said customer is to pay to a particular utility **provider**; and providing said customers with remote **electronic** access to said host computer via said interface device wherein each of said customers can receive said consolidated amount as an amount owed.

- 31 The utility billing access and consolidating method of claim 30, wherein said remote electronic access is provided through a remote computer terminal configured to establish a data link with...
- ...remote electronic access to said consolidated amount, checking said billing information received from said utility **providers** against said tolerance parameter to determine whether said billing
  - 10 information satisfies said tolerance parameter...
- ...in which said billing information satisfies said tolerance parameter providing said customers with said remote **electronic** access.
  - 36 The utility **billing** access and **consolidating** method of **claim** 30, wherein at least one of said customers comprises a plurality of geographicallyseparated sites, at least one site being **serviced** by a different one of said

plurality of utility providers , and:

wherein said receiving of said billing information comprises receiving billing

20 information for each...

...said one

customer which comprises a respective amount owed for each site.

- 37 The utility **billing** access and **consolidating** method of **claim** 36, wherein said storing of said information in said database associated with said plurality of...remote electronic access to said consolidated amount, checking said billing information received from said utility **providers** against said tolerance parameter to determine whether said billing
- information satisfies said tolerance parameter; and...
- ...in which said billing information satisfies said tolerance parameter providing said customers with said remote **electronic** access.

```
consolidated billing system comprising:
  . A utility provider
  a host system;
  a database within said host system, said database maintaining information
  associated with a plurality of customers being serviced by a plurality
  of different
  utility providers;
  a plurality of remote customer data terminals communicatively linkable
  with
  said host system for data...
 16/3,K/30
               (Item 27 from file: 349)
DIALOG(R) File 349: PCT FULLTEXT
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00479471
           **Image available**
A METHOD AND SYSTEM FOR BILL PRESENTMENT AND PAYMENT
PROCEDE ET SYSTEME PERMETTANT DE PRESENTER ET DE PAYER DES FACTURES
Patent Applicant/Assignee:
  CITIBANK N A,
Inventor(s):
  SCHUTZER Daniel,
Patent and Priority Information (Country, Number, Date):
  Patent:
                        WO 9910823 A1 19990304
  Application:
                        WO 98US17329 19980826
                                              (PCT/WO US9817329)
  Priority Application: US 9756399 19970826; US 9765474 19971119; US
    9767162 19971204
Designated States: AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES
  FI GB GE GH GM HR HU ID IL IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD
  MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA UG UZ
  VN YU ZW GH GM KE LS MW SD SZ UG ZW AM AZ BY KG KZ MD RU TJ TM AT BE CH
  CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE BF BJ CF CG CI CM GA GN GW
  ML MR NE SN TD TG
Publication Language: English
Fulltext Word Count: 17774
Main International Patent Class: G06F-017/60
Fulltext Availability:
  Detailed Description
English Abstract
  ...on a computer network includes a biller account hosted on a server of
  a bill service provider (104) for receiving a bill file from a biller
                                                   provider (104) is the
  (106) that includes bill data. The bill service
  entity which accepts and consolidates billing data from the biller
  (106), publishes the data and routes the data electronically to the
```

A, . ,

appropriate consumer service provider (102). The biller account automatically formats a bill for a consumer (100) from the bill data. The consumer service provider (102) is the entity which presents the bill to the consumer (100). A document server coupled to the bill service provider's server (104) receives and automatically stores the formatted bill in a storage location. The stored bill is accessed and displayed...

#### Detailed Description

... The consumer is the individual or organization which receives and pays the bill. The consumer service provider is the entity which presents the bill to the consumer. The bill service provider is the entity which accepts and consolidates billing data from the biller, publishes the data and routes the data electronically to the appropriate consumer service provider . The commerce document server

is the system or service that stores information such as routing, registration, and security about bill service providers, consumer service providers, bill payment processors and consumer payment processors. The bill payment processor is the entity that...payment processor. Such bank, financial institution, or service may act as the consumer's primary service provider on behalf of operating the smart server that hosts the consumer's mailbox where acted upon such as, for example, paid. Examples of service providers who work on behalf of a biller include the biller's cash management and electronic lock box manager and the biller "s bill consolidator

In general, an embodiment of the present invention involves a number of entity roles. The consumer signs up with the consumer service to get electronic bill presentment and payment services . The consumer has a mailbox account with the consumer service provider that resides on a commerce document server. The consumer receives and stores bills in the...a personal computer, is the individual or organization which receives and pays bills. The consumer service provider 102 is the entity that presents the bills to the consumer 100. The bill service provider 104 is the entity which accepts and consolidates bills for the biller 106, publishes the data and routes the data electronically to the consumer service provider 102. The commerce document server 108 is the system or service that stores information such as routing, registration, and security about the bill provider 104, the consumer service provider 102, bill payment processors and consumer payment processors. The certificate authority 110 is an entity which issues and revokes certificates to providers and their directories, provides identify and verify service rules, and procedures, addresses, and audits for compliance. Generally, a

16/3,K/31 (Item 28 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00453977 \*\*Image available\*\*

· (1)

A SYSTEM AND METHOD FOR ASSOCIATING SERVICES INFORMATION WITH SELECTED ELEMENTS OF AN ORGANIZATION

PROCEDE ET SYSTEME PERMETTANT D'ASSOCIER A DES ELEMENTS CHOISIS D'UNE ORGANISATION DES INFORMATIONS SUR LES SERVICES

Patent Applicant/Assignee:
BELLSOUTH CORPORATION,
Inventor(s):
DRISKELL Dwight David,
GREENSPAN Michael,
HENLEY Vivian C,
LANE Nancy C,
MCFARLANE Lloyd,
NIELSEN Betty J,

Patent and Priority Information (Country, Number, Date):

Patent: WO 9844441 Al 19981008

Application: WO 98US6123 19980327 (PCT/WO US9806123)

Priority Application: US 9742211 19970331

Designated States: AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES FI GB GE GH GM GW HU ID IL IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA UG UZ VN YU ZW GH GM KE LS MW SD SZ UG ZW AM AZ BY KG KZ MD RU TJ TM AT BE CH DE DK ES FI FR GB GR IE IT LU MC NL PT SE BF BJ CF CG CI CM GA GN ML MR

NE SN TD TG

\* (j) ...

Publication Language: English Fulltext Word Count: 21649

Main International Patent Class: G06F-017/60

Fulltext Availability: Detailed Description

Detailed Description

... in connection with the present system

such that a customer may analyze and manage its **total** charges and **billed** 

items from all of the plurality of service providers that provide
electronic bills. In accordance with the description of this system,
this

analysis and management by the customer may be conducted in summary fashion with regard to all **service providers**, all billing information, all **electronic** bills, etc., or may be conducted in selectable piecemeal fashion

with regard to the charges of any particular **service** provider, any particular segment of billing information, particular **electronic** bills, etc.

Fig. 2 further indicates that the exemplary billing analysis and management system may...

16/3,K/32 (Item 29 from file: 349)

DIALOG(R) File 349: PCT FULLTEXT (c) 2003 WIPO/Univentio. All rts. reserv.

00434756 \*\*Image available\*\*

MICROPROCESSOR CARD PAYMENT SYSTEM

SYSTEME DE PAIEMENT PAR CARTE A MICROPROCESSEUR

Patent Applicant/Assignee:

INSTITUTE OF SYSTEMS SCIENCE,

DENG Huijie,

NGAIR Teow-Hin,

Inventor(s):

DENG Huijie,

NGAIR Teow-Hin,

Patent and Priority Information (Country, Number, Date):

Patent:

WO 9825220 Al 19980611

Application:

WO 97SG65 19971203 (PCT/WO SG9700065)

Priority Application: SG 9611524 19961204

Designated States: AU CN JP US AT BE CH DE DK ES FI FR GB GR IE IT LU MC NL

PT SE

Publication Language: English Fulltext Word Count: 11129

Main International Patent Class: G06F-017/60

Fulltext Availability:

Detailed Description

Detailed Description

... error information for each payment

5 deposit in step 710.

In the case of multiple **electronic** payment systems offered by different banks,

e 45 🍎

the **service** provider can sort the payments it receives accordingly and contacts different banks appropriately. Where there are multiple PAYMENT CERTs under the same CARID-CERT, the **service provider** can combine these

payments for efficient transmission. It is also possible for a clearing house to process the **service providers** 'deposits before it re-transmits to various

issuing banks. In this way, the clearing house can reduce the **total** communication **costs** for deposit. With respect to verification, the clearing house can help the banks by performing...

```
Set
        Items
                Description
S1
                AU=(SKIPPER D? OR SKIPPER, D?)
S2
      2092856
                BILL??? OR COST? OR CLAIM?
S3
       575926
                REPAIR? OR SERVICE? OR DAMAGE OR FIX???()UP?
S4
       514604
                TECHNICIAN? OR PROVIDER? OR MECHANIC? OR ENGINEER? ? OR WO-
             RKER?
      2105075
S5
                CONSUMER? OR USER? OR BUYER? OR PARTICIPANT? OR CUSTOMER? -
             OR CLIENT? OR SUBSCRIBER? OR MEMBER? ? OR INDIVIDUAL? OR PARTY
              OR PERSON? ? OR PARTIES
S6
      3343049
                COMPUTERI? OR AUTOMAT? OR ELECTRONIC? OR NETWORK? OR ONLINE
              OR ON()LINE OR WEB? OR INTERNET? OR WWW
       407643
S7
                CONSOLIDAT? OR TOTAL? OR ADDING()UP
S8
         3836
                S2(5N)S7
S9
           37
                S8 AND S3 AND S4
        16279
S10
                S3(10N)S4
         4879
S11
                S10(15N)S5
S12
          444
                S11(20N)S2
S13
          194
                S12(10N)S6
S14
           93
                (S9 OR S13) AND IC=G06F-017/60
? show file
File 344: Chinese Patents Abs Aug 1985-2003/Mar
         (c) 2003 European Patent Office
File 347: JAPIO Oct 1976-2003/Feb (Updated 030603)
         (c) 2003 JPO & JAPIO
File 350: Derwent WPIX 1963-2003/UD, UM &UP=200337
         (c) 2003 Thomson Derwent
File 371:French Patents 1961-2002/BOPI 200209
         (c) 2002 INPI. All rts. reserv.
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3

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(Item 1 from file: 344)
DIALOG(R) File 344: Chinese Patents Abs
(c) 2003 European Patent Office. All rts. reserv.
 4198859
  AUTOMATIC ELECTRONIC FUNDS TRANSFER SYSTEM AND METHOD
Patent Assignee: XCELLINK CORP (HK)
Author (Inventor): J. W. ADCOCK (HK); R. A. J. REYNOLDS (HK)
Number of Patents: 034
Patent Family:
    CC Number
                  Kind
                           Date
    CN 1228860
                           19990915
                                      (Basic)
                    Α
    AL 9809260
                            19980305
                     W1
    AM 9809260
                            19980305
                     W1
    AP 9901492
                     A0
                            19990331
    AT 956546
                     R1
                            19991117
    AU 201196
                     Α0
                            19960919
    AZ 9809260
                     W1
                            19980305
    BA 9809260
                     W1
                            19980305
    BB 9809260
                            19980305
                     W1
    BE 956546
                     R1
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    BG 9809260
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    CU 9809260
                     W1
                           19980305
    CZ 9809260
                     W1
                           19980305
    DE 956546
                           19991117
                     R1
    DK 956546
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                           19991117
    EE 9809260
                     W1
                           19980305
    EP 956546
                     A1
                           19991117
    ES 956546
                           19991117
                     R1
    FI 956546
                     R1
                           19991117
    FR 956546
                     R1
                           19991117
    GB 956546
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                           19991117
    GE 9809260
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    GH 9809260
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    GR 956546
                     R1
                           19991117
    HU 9809260
                     W1
                           19980305
    IE 956546
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                           19991117
    IL 9809260
                     W1
                           19980305
    IS 9809260
                     W1
                           19980305
    IT 956546
                     R1
                           19991117
    JP 9809260
                           19980305
                     W1
Application Data:
   CC Number
                  Kind
                          Date
                           19960829
   *AU 2011
                     Α
   CN 97197543
                           19970827
                     A
```

Abstract: A method and system for automatically conducting a financial transaction between a user and a trader. A trader terminal includes billing information representative of the trader and a user terminal or user card is used to receive and process the billing information over a local communications link. The user terminal or user card includes user information representative of the user. The user information and billing information is transmitted by the user terminal to a service provider over a communications network whereupon the service provider automatically transfers funds of the user, which may be reserved funds, to the trader upon entry of a PIN by the user on the user terminal. Delivery destination information and information identifying the goods

and/or services purchased by the user may be transmitted to the service provider and to an electronic warehouse.

IPC: G07F-019/00; G07F-007/12; G06F-017/60

14/5/2 (Item 1 from file: 347)

DIALOG(R) File 347: JAPIO

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07564945

BILL INFORMATION MANAGEMENT SYSTEM, BILL INFORMATION PROCESSOR, PERSONAL INFORMATION TERMINAL, INFORMATION TERMINAL FOR CORPORATION, BILL INFORMATION MANAGEMENT METHOD, PROGRAM AND RECORDING MEDIUM

PUB. NO.: 2003-058786 [JP 2003058786 A] PUBLISHED: February 28, 2003 (20030228)

INVENTOR(s): EDA TOSHIHIKO

IKEDA MINORU

APPLICANT(s): EDA TOSHIHIKO IKEDA MINORU

APPL. NO.: 2001-250649 [JP 20011250649] FILED: August 21, 2001 (20010821)

FILED: August 21, 20 INTL CLASS: G06F-017/60

ABSTRACT

PROBLEM TO BE SOLVED: To provide a system, etc., capable of rewriting a part used for business among the bill items of a telephone charge bill, etc., addressed to an individual to a bill addressed to a corporation.

SOLUTION: The system is roughly constituted by connecting a server device 100 being a bill information processor for processing information concerning the bill, a an individual client device 200 being a personal information terminal of an individual being the destination of the bill, and a client device 25 for a corporation manager being an information terminal for the manager of a corporation to which an individual belongs communicably through a network 300. Further, a commodity and service provider 400 for providing commodities or services such as a portable telephone service contracted by an individual, a credit card, an educational service to a user and transmitting a bill to a bill agent company exists.

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14/5/3 (Item 2 from file: 347)

DIALOG(R) File 347: JAPIO

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07528570 \*\*Image available\*\*

INTERNET ACCESS CHARGING AND SETTLING METHOD

PUB. NO.: 2003-022402 [JP 2003022402 A] PUBLISHED: January 24, 2003 (20030124)

INVENTOR(s): SHIGETA HIROO

APPLICANT(s): HITACHI SOFTWARE ENG CO LTD APPL. NO.: 2001-205464 [JP 20011205464]

FILED: July 05, 2001 (20010705)

INTL CLASS: G06F-017/60

**ABSTRACT** 

PROBLEM TO BE SOLVED: To prompt a user who obtains information and services from an information provider providing the information and services on the Internet for profit, to use the information and services by reducing the burden of a communication cost on the user and to enable the information provider to obtain the profit by making user's impression on the information provider better and making the information provider attract user's attention and obtain customers.

SOLUTION: The information provider 102 opens information to be provided for the user to obtain the profit open on the Internet while adding a property indicating service contents. When the user 106 accesses the service contents through an ISP 104, the ISP 104 after discriminating the service contents generates and stores return points to the user 106 in a point storage device 115. The user 106 pays for the ISP use by the amount obtained by subtracting an amount determined by the return points from a regular use charge.

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14/5/4 (Item 3 from file: 347)

DIALOG(R) File 347: JAPIO

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07522528 \*\*Image available\*\*

NETWORK DEALING SYSTEM, MANAGEMENT SERVER OF THE SAME SYSTEM, MANAGEMENT PROGRAM THEREOF, AND NETWORK DEALING METHOD

PUB. NO.: 2003-016359 [JP 2003016359 A] PUBLISHED: January 17, 2003 (20030117)

INVENTOR(s): SEKIDA SHIGERU

KIRIHARA HIROYUKI YOSHIMURA TOMOHIKO

APPLICANT(s): TOPPAN PRINTING CO LTD

APPL. NO.: 2001-200078 [JP 20011200078]

FILED: June 29, 2001 (20010629)

INTL CLASS: G06F-017/60

### ABSTRACT

PROBLEM TO BE SOLVED: To lighten the burden on a **service provider** and a **user** by completing a series of processes from the confirmation of **bill** contents to the settlement on a **network** only through operations on a **user** terminal.

SOLUTION: The service provider 1 uploads a detailed bill to a network dealing management server 40, which then distributes electronic mail for data confirmation to the user terminal 20. According to URL, the service user 2 confirms the bill contents by accessing the network dealing management server 40 and sends a settlement request to the network dealing management server 40; and the network dealing management server 40 having received the settlement request inquires the balance of the service user of a financial institution 3, performs settlement when the balance is sufficient, and sends a settlement completion report to the user terminal 20, but does not perform settlement and issues a balance deficiency report when not.

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14/5/5 (Item 4 from file: 347)

DIALOG(R) File 347: JAPIO (c) 2003 JPO & JAPIO. All rts. reserv.

07512151 \*\*Image available\*\*

DATED APPLICATION SELLING SYSTEM AND CHARGE SETTLING METHOD

2003-005974 [JP 2003005974 A] PUB. NO.: January 10, 2003 (20030110)

PUBLISHED:

INVENTOR(s): NAKAJIMA YASUO APPLICANT(s): NEC FIELDING LTD

APPL. NO.: 2001-189102 [JP 20011189102] FILED: June 22, 2001 (20010622) INTL CLASS: G06F-009/445; G06F-017/60

# ABSTRACT

PROBLEM TO BE SOLVED: To effectively promote the use of application software by providing the application software at low costs as necessary.

SOLUTION: An orderer is connected from a **user** terminal 10 through an service provider 20 to the Internet 30, and connected to a short term lease application software selling system 40, and the orderer is able to request the fixed period use license of application software. Thus, the license is transmitted from the short term lease application software selling system 40 to the user terminal 10 by an E-Mail. In the user terminal 10, the orderer registers the license transmitted from the short term lease application selling system 40 in the previously downloaded application software in order to use the application software. After the lapse of the fixed period, the application software is automatically erased.

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(Item 5 from file: 347) 14/5/6

DIALOG(R) File 347: JAPIO

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\*\*Image available\*\* 07504776

WEB SERVICE TYPE CHARGING PROVIDER SYSTEM

2002-373296 [JP 2002373296 A] PUB. NO.: December 26, 2002 (20021226) PUBLISHED:

INVENTOR(s): NISHIKI KENYA

YOSHIDA KENICHI SAKATA TADAMICHI

APPLICANT(s): HITACHI LTD

APPL. NO.: 2001-179497 [JP 20011179497]

June 14, 2001 (20010614) FILED:

INTL CLASS: G06F-017/60

# **ABSTRACT**

PROBLEM TO BE SOLVED: To solve problems that a system to support a plurality of charging methods and settlement methods are difficult to be constructed at a low cost and convenience for a user is poor when the system is individually provided by a provider .

SOLUTION: This system provides a Web **service** registration means to register/retrieve charge processing service on the Internet , a provider information registration means to preliminarily register a price list to service and the settlement method of fees from a service provider, a user information registration means to preliminarily register service to be contracted and the settlement method of fees from the user and a settlement sorting processing means to sort charge/collection according to a specified settlement means.

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#### 14/5/7 (Item 6 from file: 347)

DIALOG(R) File 347: JAPIO

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07491169 \*\*Image available\*\*

INFORMATION PROVIDING SYSTEM AND INFORMATION PROVIDING METHOD

PUB. NO.: 2002-359687 [JP 2002359687 A] PUBLISHED: December 13, 2002 (20021213)

INVENTOR(s): OZAKI NAHOKO APPLICANT(s): TOSHIBA CORP

APPL. NO.: 2001-167183 [JP 20011167183] FILED: June 01, 2001 (20010601)

INTL CLASS: H04M-003/493; G06F-017/60; H04M-003/42; H04M-011/08

**ABSTRACT** 

PROBLEM TO BE SOLVED: To reduce the utility charge of users and the facility cost of service providers.

SOLUTION: A data coordination server 4 is connected to a **network** 2, the server 4 fetches terminal identification information on a contents acquisition request on the network from a phone terminal 1, fetches contents identification information denoting a particular item (anchor) existing in contents on the network, transmits them to a connection management server 7, and stores them in a coordination management table 9 in cross-reference with each other. In this system, when a phone transmission instruction is set to the particular item of contents browsed by the phone terminal 1 and the user of the terminal 1 selects and decides the item to dial a phone number including the terminal identification information, a phone server 6 connected to a phone network acquires the contents identification information from the coordinate management table of the connection management server based on the terminal identification information, acquires voice data from the data coordination server 4 based on the contents identification information and provides the data to the phone terminal.

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#### 14/5/8 (Item 7 from file: 347)

DIALOG(R) File 347: JAPIO

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07436068 \*\*Image available\*\*
SERVICE PROVIDING SYSTEM

PUB. NO.: 2002-304578 [JP 2002304578 A] PUBLISHED: October 18, 2002 (20021018)

INVENTOR(s): TOMITA TAMINORI
TAKIGAWA TOSHIICHI

APPLICANT(s): HITACHI LTD

APPL. NO.: 2001-106629 [JP 20011106629] FILED: April 05, 2001 (20010405)

INTL CLASS: G06F-017/60

#### **ABSTRACT**

PROBLEM TO BE SOLVED: To provide a technology capable of providing a service based on various **cost** sharing systems without increasing the labor or load of a **user**.

SOLUTION: This service providing system to be realized by connecting a service user, a service planner and a service provider through a network comprises a step that the service provider notifies a service planner of information for identifying the service user and information related with the provided service, a step that the service planner updates the information related with the use history of the service user, and calculates the shared sum of the user and the shared sum of the service planner, and notifies the service provider of the calculated result, and a step that the service provider charges the service user with the shared sum of the service user, and charges the service planner with the shared sum of the service planner.

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14/5/9 (Item 8 from file: 347)

DIALOG(R) File 347: JAPIO

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07420058 \*\*Image available\*\*

ACCOUNT SETTLEMENT PROCESS SYSTEM, ACCOUNT SETTLEMENT PROCESS METHOD, ACCOUNT SETTLEMENT PROCESS PROGRAM AND COMPUTER READABLE RECORDING MEDIUM

PUB. NO.: 2002-288568 [JP 2002288568 A] PUBLISHED: October 04, 2002 (20021004)

INVENTOR(s): HIRANO YUICHIRO

APPLICANT(s): TOYOTA MOTOR CORP

APPL. NO.: 2001-085394 [JP 20011085394] FILED: March 23, 2001 (20010323)

INTL CLASS: G06F-017/60

# ABSTRACT

PROBLEM TO BE SOLVED: To provide an account settlement process system convenient for both of a **provider** and a customer of an article and **service**.

SOLUTION: The account settlement process system 10 to carry out an account settlement process of transaction between a participant store of a credit card company and the customer is constituted by furnishing a transaction information receiving part 12 to receive transaction information including information to show a transaction amount and transaction amount classification information to show whether the transaction amount is an amount claimed to the customer or an amount payable to the customer and a specification output part 14 to output specifications to demand the customer for an amount deducting the total amount of the amount payable amount of the amount claimed to the customer when the amount of the amount claimed to the customer is larger than the total amount of the amount payable to the customer and to output specifications to pay to the customer the amount deducting the total amount of the amount claimed from the total amount of the amount payable at the time when the total amount of the amount payable to the customer is larger than the **total** amount of the amount **claimed** to the customer.

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14/5/10 (Item 9 from file: 347)

DIALOG(R) File 347: JAPIO

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07368128 \*\*Image available\*\*

METHOD FOR PROVIDING INFORMATION FOR SERVER, AND SERVER

PUB. NO.: 2002-236625 [JP 2002236625 A]

PUBLISHED: August 23, 2002 (20020823)

INVENTOR(s): OKAZAWA KOICHI APPLICANT(s): HITACHI LTD

APPL. NO.: 2001-031697 [JP 20011031697] FILED: February 08, 2001 (20010208)

INTL CLASS: G06F-013/00; G06F-003/00; G06F-011/32; G06F-017/60

#### ABSTRACT

PROBLEM TO BE SOLVED: To provide control information service of a server unit such as a load condition to a user to allow the user to predict a network connection cost and the like, and to guide the user to conduct accesses as well-balancedly as possible by a means by which a service provider changes dynamically a service unit price in response to the load condition or the like.

SOLUTION: A middleware for server control or an OS for server control for conducting condition control of the server unit provides the control information service of the server unit such as the load condition to the user, using one portion of a home page screen in the service provider as a display area, a home page peculiar to the server unit is provided as to the load condition and the like, the middleware for the server control or the OS for the server control for conducting the condition control of the server unit provides the record in the past and the prediction in the future as the information service in response to the requirement of the user.

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14/5/11 (Item 10 from file: 347)

DIALOG(R) File 347: JAPIO

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07330649 \*\*Image available\*\*

APPLICATION SERVICE PROVIDER (ASP) ARCHITECTURE FOR PROPERTY MANAGEMENT AND CALL ACCOUNTING

PUB. NO.: 2002-199138 [JP 2002199138 A]

PUBLISHED: July 12, 2002 (20020712)

INVENTOR(s): WENGROVITZ MICHAEL STEINER MICHAEL R

APPLICANT(s): ALCATEL

APPL. NO.: 2001-329158 [JP 20011329158] FILED: October 26, 2001 (20011026)

PRIORITY: 00 246990 [US 2000246990], US (United States of America),

November 09, 2000 (20001109)

INTL CLASS: H04M-015/34; G06F-017/60; H04M-003/00; H04M-015/00;

H04Q-003/62

#### **ABSTRACT**

PROBLEM TO BE SOLVED: To provide a system and method for centralizing property management and/or call accounting services of a hotel through a network-based service provider.

SOLUTION: This architecture enables hotels transfer to a centralized system from existing premise-based systems for PMS and call accounting without the used for an replacing existing PBX system at each hotel premise. The work for providing a property management service includes a provider client network and a service network . The client network transmits a call parameter concerning a completed call to the network . It is desirable that the service service provider provider network decide the cost for the completed call, based on the call parameter and retransmits call cost information to the client network to charge the cost to an account.

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14/5/12 (Item 11 from file: 347)

DIALOG(R) File 347: JAPIO

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07294981 \*\*Image available\*\*

BILLING SERVICE SYSTEM AND ITS METHOD

PUB. NO.: 2002-163456 [JP 2002163456 A]

PUBLISHED: June 07, 2002 (20020607)

INVENTOR(s): SHIGA YOSHIYUKI

KONO MASANORI ASHIGAYA YOSHIKI

KIMURA TORU

APPLICANT(s): NIPPON YUNISHISU KK

JAPAN TELECOM CO LTD

APPL. NO.: 2000-360264 [JP 2000360264]
FILED: November 27, 2000 (20001127)
INTL CLASS: G06F-017/60; G06F-019/00

# ABSTRACT

PROBLEM TO BE SOLVED: To integrate payment accounts of a debtor, to provide settlement service based upon the difference after credit and a debt cancel each other, and to net the settlement of all users of billing service

SOLUTION: A **service provider** P1 buys the credit of the debtor in the form of an **electronic** check to have the right to **claim**, and then the debts of multiple original debtors (claiming companies C1 and C2) are put together to claim sales receivable. The debtors can transfer the sales receivable to multiple original debtors altogether to an account AP1 that the service provider P1 opens.

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# 14/5/13 (Item 12 from file: 347)

DIALOG(R) File 347: JAPIO

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07173564 \*\*Image available\*\*

DEVICE AND METHOD FOR ADVERTISEMENT USING NON-CHARGING SERVICE SYSTEM, AND RECORDING MEDIUM

PUB. NO.: 2002-041951 [JP 2002041951 A] PUBLISHED: February 08, 2002 (20020208)

INVENTOR(s): SEKI KAZUHIKO OKAZAKI ISAO SAITO NOBUAKI

APPLICANT(s): UNIDEN CORP

APPL. NO.: 2000-225556 [JP 2000225556] FILED: July 26, 2000 (20000726)

INTL CLASS: G06F-017/60; H04L-012/54; H04L-012/58

#### ABSTRACT

PROBLEM TO BE SOLVED: To increase the profit of all parties concerned by making a non- charging service system such as a university, an Internet service provider and users cooperate with each other.

SOLUTION: This advertising method for the non-charging service system comprises a step in which the non-charging service system gives an account to each of users in a predetermined range, a step in which the non-charging service system introduces the **Internet** service provider in a predetermined cooperative relationship to the **users**, a step in which the **users** perform the registration in the **Internet** service provider, and a step in which the **Internet** service provider transmits the information on the operation **cost** to the non-charging service system while the **users** are registered in the **Internet** service provider.

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# 14/5/14 (Item 13 from file: 347)

DIALOG(R) File 347: JAPIO

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07123114 \*\*Image available\*\*
HOME PAGE RETRIEVAL SERVICE METHOD

PUB. NO.: 2001-350782 [JP 2001350782 A] PUBLISHED: December 21, 2001 (20011221)

INVENTOR(s): YAMAMURA KAZUO APPLICANT(s): SEIKO PRECISION INC

APPL. NO.: 2000-173994 [JP 2000173994] FILED: June 09, 2000 (20000609)

INTL CLASS: G06F-017/30; G06F-013/00; G06F-017/60; G07G-001/00

#### **ABSTRACT**

PROBLEM TO BE SOLVED: To provide a home page retrieval service capable of accessing a home page for providing article information with simple operation.

SOLUTION: An article information retrieval page la for retrieving an information home page from a URL database lb, in which correspondence between the code information of a bar code attached to an article and the URL of the information home page for providing information concerning the article is stored, on the basis of the inputted code information, is provided on the Internet. Thus, a customer can easily read the information home page by inputting the code information attached to the article or the like to the article information retrieval page la while using a bar code scanner 33. Besides, a URL database lb can be updated by registering or deleting as required by a registered person through the Internet and cost in maintenance and management for the provider of the home page retrieval service can be suppressed.

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14/5/15 (Item 14 from file: 347)

DIALOG(R) File 347: JAPIO

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07045784 \*\*Image available\*\*

REALISTIC CONSTRUCTION COST CALCULATION SYSTEM

PUB. NO.: 2001-273418 [JP 2001273418 A]

PUBLISHED: October 05, 2001 (20011005)

INVENTOR(s): SUGA OSAMU

APPLICANT(s): ORIGINAL ENGINEERING CONSULTANTS CO LTD

APPL. NO.: 2000-084412 [JP 200084412] FILED: March 24, 2000 (20000324) INTL CLASS: G06F-017/60; G06F-017/50

#### ABSTRACT

PROBLEM TO BE SOLVED: To detect the optimal realistic construction cost by unitarily managing processes from the design stage of a construction to the procurement of building materials.

SOLUTION: An application **service provider** (ASP) comprises a construction design system consisting of a three-dimensional (3D) structure design system for designing a construction as a 3D structure by means of a 3D CAD means and a direct building construction cost calculating means for calculating the building materials and amounts of the construction for each building material by means of the design system, comparing them with stared general data and calculating the optimal direct construction building **cost**, and a **total** construction information system for comparing the design data of the construction designed by the construction design system with latest construction building materials data, talent information data and logistic information data or the like acquired from an Internet **service provider** (ISP) and detecting the optimal realistic contraction cost.

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14/5/16 (Item 15 from file: 347)

DIALOG(R) File 347: JAPIO

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07001842 \*\*Image available\*\*

SYSTEM AND METHOD FOR POINT CIRCULATION AND STORAGE MEDIUM

PUB. NO.: 2001-229459 [JP 2001229459 A]

PUBLISHED: August 24, 2001 (20010824)

INVENTOR(s): TAMURA KIYOMASA APPLICANT(s): DIGICUBE CO LTD

APPL. NO.: 2000-040005 [JP 200040005] FILED: February 17, 2000 (20000217) INTL CLASS: G07G-001/12; G06F-017/60

#### ABSTRACT

PROBLEM TO BE SOLVED: To speedily start network business by structuring and running a point circulation system as a 'place for point utilization' where various service providers of differing industries join in, and then providing the great qualitative and quantitative improvement of a point

system for the service providers by lightening the cost load and also securing the customers of various service providers as customers of the network business that the system operators runs.

SOLUTION: A control part 401 of a point circulation server 40 manages and uses customer data and point data stored by member companies in a member company customer DB 409 and a member company point DB 410 by using a customer management part 407 and a point management part 408, and a network mall processing part 404 performs a point circulating process by using network mall sites as a point circulation market opened on the Internet L3.

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#### 14/5/17 (Item 16 from file: 347)

DIALOG(R) File 347: JAPIO

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\*\*Image available\*\* 06995031

PROVIDING LAW CONSULTATION SERVICE, AND METHOD FOR COMPUTER-READABLE RECORDING MEDIUM STORED WITH LAW CONSULTATION SERVICE PROVIDING PROGRAM

2001-222611 [JP 2001222611 A] PUB. NO.:

August 17, 2001 (20010817) PUBLISHED:

INVENTOR(s): SHIKURA MIKIO

FURUTA TOSHIO

ISHIBASHI SHINICHIRO

APPLICANT(s): SHIKURA MIKIO

FURUTA TOSHIO

ISHIBASHI SHINICHIRO

APPL. NO.: 2000-033485 [JP 200033485] FILED: February 10, 2000 (20000210)

INTL CLASS: G06F-017/60

#### ABSTRACT

PROBLEM TO BE SOLVED: To greatly reduce the cost needed to provide law consultation service .

SOLUTION: This system is provided with a provider terminal 14 which provides law consultation service information, a provided-user terminal 12 which receives the law consultation service information, and a law consultation service assisting device 11 which connects the provider and provided- user terminal through an electronic network and assists the transmission and reception of the law consultation service information and the law consultation service assisting device 11 is equipped with a user interface 11a which controls the transmission and reception of the law consultation service information between the provider terminal and provided-user terminal using the electronic network and a storage means 11d which stores the law consultation service information.

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#### 14/5/18 (Item 1 from file: 350)

DIALOG(R) File 350: Derwent WPIX

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\*\*Image available\*\* 015324741 WPI Acc No: 2003-385676/200337

XRPX Acc No: N03-308093

# Single sign-in compatible authentication apparatus for use in companies, authenticates user terminal to access service provider based on ticket received from terminal

Patent Assignee: FUJI ELECTRIC CO LTD (FJIE )

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No Kind Date Applicat No Kind Date Week
JP 2003085141 A 20030320 JP 2001272658 A 20010907 200337 B

Priority Applications (No Type Date): JP 2001272658 A 20010907

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes

JP 2003085141 A 9 G06F-015/00

Abstract (Basic): JP 2003085141 A

NOVELTY - An authentication server (112) authenticates the user terminal (105) connected to a network, automatically based on the ticket received from the terminal. The user is permitted to access service provider after authentication.

DETAILED DESCRIPTION - INDEPENDENT CLAIMS are also included for the following:

- (1) network system; and
- (2) user authentication program.

USE - For authenticating user of service provider of network system ( claimed ) used in companies, etc.

ADVANTAGE - Enables easy single sign-in compatible authentication of user of service provider.

DESCRIPTION OF DRAWING(S) - The figure shows the sequence diagram explaining authentication system utilization process. (Drawing includes non-English language text).

terminal equipment (105)

authentication server (112)

pp; 9 DwgNo 5/5

Title Terms: SINGLE; SIGN; COMPATIBLE; AUTHENTICITY; APPARATUS; COMPANY; USER; TERMINAL; ACCESS; SERVICE; BASED; TICKET; RECEIVE; TERMINAL

Derwent Class: T01; W01

International Patent Class (Main): G06F-015/00

International Patent Class (Additional): G06F-017/60; H04L-012/28

File Segment: EPI

# 14/5/19 (Item 2 from file: 350)

DIALOG(R) File 350: Derwent WPIX

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015270618 \*\*Image available\*\*
WPI Acc No: 2003-331547/200331

XRPX Acc No: N03-265640

Escrow accommodation system for escrow company, connects client subsystems having software running on microprocessor for facilitating escrow arrangement through network

Patent Assignee: DURAN R G (DURA-I)

Inventor: DURAN R G

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No Kind Date Applicat No Kind Date Week
US 20030023548 A1 20030130 US 2001916927 A 20010727 200331 B

Priority Applications (No Type Date): US 2001916927 A 20010727 Patent Details:

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Patent No Kind Lan Pg
                                     Filing Notes
                       Main IPC
US 20030023548 A1
                     8 G06F-017/60
Abstract (Basic): US 20030023548 A1
        NOVELTY - Client subsystem (60) having software running on
    microprocessor for facilitating escrow arrangement, communication
    device and display in an office (62), is connected to client subsystem
    (70) having software running on the microprocessor for facilitating
    escrow arrangement communication device and display in other office
    (72) through a network (90).
        USE - Escrow accommodation system for escrow companies, real estate
    brokers, title insurance companies, mortgage companies and lending
    institutions.
        ADVANTAGE - Improves availability and accessibility of independent
    escrow services. Reduces costs associated with online escrow
    services and increases the options of buyers and sellers with respect
    to providers of escrow services .
        DESCRIPTION OF DRAWING(S) - The figure shows the block diagram of
    the escrow accommodation system.
        client subsystem (60)
        offices (62,72)
        client subsystem (70)
        network (90)
        pp; 8 DwgNo 1/3
Title Terms: ESCROW; ACCOMMODATE; SYSTEM; ESCROW; COMPANY; CONNECT; CLIENT;
  SUBSYSTEM; SOFTWARE; RUN; MICROPROCESSOR; FACILITATE; ESCROW; ARRANGE;
  THROUGH; NETWORK
Derwent Class: T01
International Patent Class (Main): G06F-017/60
File Segment: EPI
 14/5/20
             (Item 3 from file: 350)
DIALOG(R) File 350: Derwent WPIX
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015205637
            **Image available**
WPI Acc No: 2003-266172/200326
Related WPI Acc No: 2003-041331; 2003-041332; 2003-199952; 2003-199953;
  2003-266096
XRPX Acc No: N03-211379
  Transaction based packet switched data services providing method for
  wireless network involves determining provides for packet switched data
  service according to stored policies
Patent Assignee: CAVENETT S (CAVE-I); HAMILTON T E (HAMI-I)
Inventor: CAVENETT S; HAMILTON T E
Number of Countries: 001 Number of Patents: 001
Patent Family:
Patent No
                                                  Date
            Kind Date
                            Applicat No
                                          Kind
                                                           Week
US 20020178118 A1 20021128 US 2001293756 P
                                                 20010525 200326 B
                            US 200266156 A
                                                20020201
Priority Applications (No Type Date): US 2001293756 P 20010525; US
  200266156 A 20020201
Patent Details:
                                    Filing Notes
Patent No Kind Lan Pg Main IPC
US 20020178118 A1
                     9 G06F-017/60
                                    Provisional application US 2001293756
Abstract (Basic): US 20020178118 A1
```

NOVELTY - The request from an user for packet switched data

service , is received in a wireless network and the service
provider is determined according to prestored policies and the
billing arrangement are determined according to the stored policies.

DETAILED DESCRIPTION - INDEPENDENT CLAIMS are included for the following:

- (1) general packet radio system communication management method; and
  - (2) sponsored packet switch data service providing method.

USE - For providing transaction based packer switched data services in a wireless network.

ADVANTAGE - Since the provider for a packer switched data service is determined according to the stored policies, the maximum network resources allowed to be used in attempts to deliver the transaction based service is limited.

DESCRIPTION OF DRAWING(S) - The figure shows the block diagram of the wireless network.

pp; 9 DwgNo 1/2

Title Terms: TRANSACTION; BASED; PACKET; SWITCH; DATA; SERVICE; METHOD; WIRELESS; NETWORK; DETERMINE; PACKET; SWITCH; DATA; SERVICE; ACCORD; STORAGE

Derwent Class: T01; T05; W01

International Patent Class (Main): G06F-017/60

File Segment: EPI

#### 14/5/21 (Item 4 from file: 350)

DIALOG(R) File 350: Derwent WPIX

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015166340 \*\*Image available\*\*
WPI Acc No: 2003-226868/200322

# System and method for billing and payment for contents

Patent Assignee: GLOBAL CENT ADVANCED INFORMATION SYSTEM (GLOB-N)

Inventor: PARK J J

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No Kind Date Applicat No Kind Date Week KR 2002085602 A 20021116 KR 200125182 A 20010509 200322 B

Priority Applications (No Type Date): KR 200125182 A 20010509

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes

KR 2002085602 A 1 G06F-017/60

Abstract (Basic): KR 2002085602 A

NOVELTY - A system and a method for billing and payment for contents are provided to define a content billing system by modifying an on-line billing system and to make a service provider prepare a proper billing system.

DETAILED DESCRIPTION - Many purchasers (10) access an Internet site through the Internet (I) to purchase articles or use contents. Plural member merchants (20) sell the articles to the users connected through the Internet, provide the contents and receive the money for the articles and contents. The **member** merchants comprise **electronic** commerce merchants and contents business merchants. A **billing service provider** system(30) receives the transaction records from the **member** merchants, transmits the transaction reports to a PG(Payment Gateway) system(40), and transmits the transaction approvals from the PG system to the member merchants. The PG system requests the financial organizations(50,60) to approve a transaction and transmits

the result of approval to the billing service provider system.

pp; 1 DwgNo 1/10

Title Terms: SYSTEM; METHOD; BILL; PAY; CONTENT

Derwent Class: T01; T05; W01

International Patent Class (Main): G06F-017/60

File Segment: EPI

# 14/5/22 (Item 5 from file: 350)

DIALOG(R) File 350: Derwent WPIX

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015166284 \*\*Image available\*\*
WPI Acc No: 2003-226812/200322

# Method and system for automatically calculating maintenance cost of equipment through Internet

Patent Assignee: SK CORP (SKSK-N)

Inventor: BAEK B G; CHOI G T; JUN Y M

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No Kind Date Applicat No Kind Date Week KR 2002085052 A 20021116 KR 200124308 A 20010504 200322 B

Priority Applications (No Type Date): KR 200124308 A 20010504

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes

KR 2002085052 A 1 G06F-017/60

Abstract (Basic): KR 2002085052 A

NOVELTY - A method and a system for automatically calculating the maintenance cost of an equipment through the Internet are provided to calculate and offer the man-hour and the maintenance cost fast and correctly by selecting a standard work item for the equipment specification and inputting the information of the equipment specification.

DETAILED DESCRIPTION - A client terminal (20) inputs the information for the equipment through the Internet. A maintenance cost calculation system (10) includes an operator server (11) providing a web site for calculating the maintenance cost of various kinds of equipments through the Internet and processing the information of the linked databases, an operator terminal (12), a client database (13), an equipment specification database (14), a job unit cost database (15) and a man-power database (16). A payment service provider (40) requests the payment of the cost calculated by the system to the client by connecting to an Internet network (30).

pp; 1 DwgNo 1/10

Title Terms: METHOD; SYSTEM; AUTOMATIC; CALCULATE; MAINTAIN; COST;

EQUIPMENT; THROUGH

Derwent Class: T01; T05; W01

International Patent Class (Main): G06F-017/60

File Segment: EPI

# 14/5/23 (Item 6 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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015159698 \*\*Image available\*\*
WPI Acc No: 2003-220226/200321

XRPX Acc No: NO3-175648

Payment monitoring and managing method for delivery of online educational content, involves determining appropriate payments to multiple content sources, for usage of educational content

Patent Assignee: INT BUSINESS MACHINES CORP (IBMC )

Inventor: BOIES S J; GREY W; MOSKOWITZ P A; PICKOVER C A

Number of Countries: 002 Number of Patents: 002

Patent Family:

Patent No Kind Date Applicat No Kind Date Week
US 20020174041 A1 20021121 US 2001858702 A 20010516 200321 B
CA 2376336 A1 20021116 CA 2376336 A 20020312 200321

Priority Applications (No Type Date): US 2001858702 A 20010516

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes

US 20020174041 A1 18 G06F-017/60

CA 2376336 A1 E G06F-017/60

Abstract (Basic): US 20020174041 A1

NOVELTY - A fee schedule is applied for pricing an educational content whose usage by one or more student clients (108) is recorded. The appropriate payments to multiple content sources, are determined for the usage of educational content.

DETAILED DESCRIPTION - INDEPENDENT CLAIMS are included for the following:

- (1) Computer program product for monitoring and managing payments for educational content; and
  - (2) Payments monitoring and managing system.

USE - For monitoring and managing payments for delivering educational content, paintings, pictures, books, songs, live performance, text, diagrams, recordings, video clips, etc., through computer network such as internet.

ADVANTAGE - Allows multiple users to access and accurately pay for educational content in a variety of usage and enables to reimburse the author, owner and supplier of the content accessed by the user.

DESCRIPTION OF DRAWING(S) - The figure shows the block diagram of content server and service provider which provides billing and network delivery of content accessed by student clients.

Student clients (108)

pp; 18 DwgNo 3A/7

Title Terms: PAY; MONITOR; MANAGE; METHOD; DELIVER; EDUCATION; CONTENT; DETERMINE; APPROPRIATE; MULTIPLE; CONTENT; SOURCE; EDUCATION; CONTENT

Derwent Class: T01; W04

International Patent Class (Main): G06F-017/60

File Segment: EPI

# 14/5/24 (Item 7 from file: 350)

DIALOG(R) File 350: Derwent WPIX

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015154357 \*\*Image available\*\*
WPI Acc No: 2003-214884/200321

XRPX Acc No: N03-171470

Service provision system transmits certification information to network provider to charge for received user identification information and accordingly desired service is provided to user corresponding to user request

Patent Assignee: HAYASHI T (HAYA-I); NAKAHARA Y (NAKA-I); XU X M (XUXM-I); YAMADA Y (YAMA-I)

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No Kind Date Applicat No Kind Date Week
JP 2003006545 A 20030110 JP 2001183407 A 20010618 200321 B

Priority Applications (No Type Date): JP 2001183407 A 20010618

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes

JP 2003006545 A 4 G06F-017/60

Abstract (Basic): JP 2003006545 A

NOVELTY - The information concerning user's personal identification, is acquired based on which the certification information is transmitted to the **network** provider to charge for the received information. Based on the **billing** information output from the **network** provider, the desired **service** is provided to the respective **user**, in response to the service request received from the **user**.

USE - For providing desired service to user.

ADVANTAGE - Enables efficient provision of service to user maintaining safety without impairing user's efficiency.

DESCRIPTION OF DRAWING(S) - The figure shows the structure of service provision system. (Drawing includes non-English language text).

pp; 4 DwgNo 2/2

Title Terms: SERVICE; PROVISION; SYSTEM; TRANSMIT; CERTIFY; INFORMATION; NETWORK; CHARGE; RECEIVE; USER; IDENTIFY; INFORMATION; ACCORD; SERVICE; USER; CORRESPOND; USER; REQUEST

Derwent Class: T01

International Patent Class (Main): G06F-017/60

File Segment: EPI

14/5/25 (Item 8 from file: 350)

DIALOG(R) File 350: Derwent WPIX

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015108681 \*\*Image available\*\*

WPI Acc No: 2003-169200/200317

XRPX Acc No: N03-133643

Internet Protocol billing system, e.g. for mobile telephone, has user and server billing profiles, billing condition generation unit, authentication server and hand-off function

Patent Assignee: FUJITSU LTD (FUIT ); HAMASAKI C (HAMA-I); IGARASHI Y (IGAR-I); KAKEMIZU M (KAKE-I); TAKASE M (TAKA-I); TANIGUCHI H (TANI-I); WAKAMOTO M (WAKA-I)

Inventor: HAMASAKI C; IGARASHI Y; KAKEMIZU M; TAKASE M; TANIGUCHI H;
WAKAMOTO M

Number of Countries: 027 Number of Patents: 002

Patent Family:

Patent No Kind Date Applicat No Kind Date Week
EP 1265397 A2 20021211 EP 200212373 A 20020606 200317 B
US 20020188562 A1 20021212 US 2002162806 A 20020605 200317

Priority Applications (No Type Date): JP 2002142602 A 20020517; JP 2001172291 A 20010607; JP 200264671 A 20020311

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes

EP 1265397 A2 E 145 H04L-012/14

Designated States (Regional): AL AT BE CH CY DE DK ES FI FR GB GR IE IT LI LT LU LV MC MK NL PT RO SE SI TR

Abstract (Basic): EP 1265397 A2

NOVELTY - User Billing Profiles (UBP) are stored in a UBP registration unit and user terminals. A service provider server's billing condition generation unit compares a specified service type's UBP to a user terminal's server billing profile (SBP) to generate billing conditions. An external network agent's billing condition setting unit sets the billing conditions in a billing unit. Billing processing for each user terminal is executed based on the billing conditions set.

DETAILED DESCRIPTION - A mobile node (11) issues a location registration request message including service request information. The device to receive the message (foreign (31) or home (21) agents), searches for the information and notifies the authentication (AAA) server, which extracts the UBP from a billing information database (BIDB) and transfers it to the service provider server (41), which compares the UBP with the SBP and determines billing conditions. Location registration reply processing sets the billing conditions in the network's billing engine (BEN), and billing processing is executed.

A hand-off function exchanges billing data with the BEN before and after a mobile node's hand-off and transmits billing conditions to the BEN of the destination network.

INDEPENDENT CLAIMS are included for

- (1) A billing condition determination server.
- (2) A mobile terminal in a billing system.
- (3) A router device in a billing system.
- (4) An edge node in a billing system.
- (5) A billing control node.
- (6) A service control node.
- (7) A proxy billing device.

USE - The billing system is used for mobile telephones.

ADVANTAGE - Price negotiation/billing condition setting can be executed by utilizing the location registration procedure of mobile Internet Protocol (IP). Permissible billing conditions are prepared for both the user and the service provider. Proxy billing within a network is enabled for fee-based services.

Application session information and billing information issued at the initial registration can be handed over when a terminal moves between base stations and hand-off occurs. Hand-over of billing conditions is generated dynamically through negotiation between the user and the service provider for continuation of service provision and billing. Fee negotiations are not interrupted, quality is maintained and billing continues under the same conditions.

Problems relating to necessary billing functions for the provision of additional services are resolved. Fee based additional services can be executed with a timing which does not require user awareness. The user does not have to be aware of a terminal's location registration.

DESCRIPTION OF DRAWING(S) - The drawing shows a network using the billing procedure.

Home network (1)
External network (2)
IP network (5)
Mobile node (11)
Home Agent (21)
Foreign agent (31)
Service provider server (41)
pp; 145 DwgNo 2/95

Title Terms: PROTOCOL; BILL; SYSTEM; MOBILE; TELEPHONE; USER; SERVE; BILL; PROFILE; BILL; CONDITION; GENERATE; UNIT; AUTHENTICITY; SERVE; HAND; FUNCTION

Derwent Class: T01; W01

International Patent Class (Main): G06F-017/60; H04L-012/14

International Patent Class (Additional): H04M-015/00

File Segment: EPI

#### 14/5/26 (Item 9 from file: 350)

DIALOG(R) File 350: Derwent WPIX

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015103948 \*\*Image available\*\*
WPI Acc No: 2003-164465/200316

# Method for packaging charged contents on internet

Patent Assignee: PARK S D (PARK-I)

Inventor: PARK S D

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No Kind Date Applicat No Kind Date Week KR 2002072776 A 20020918 KR 20029925 A 20020225 200316 B

Priority Applications (No Type Date): KR 20029925 A 20020225

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes

KR 2002072776 A 1 G06F-017/60

Abstract (Basic): KR 2002072776 A

NOVELTY - A method for a packaging the charged contents on the **Internet** is provided to make a service **user** receive a plurality of contents at very lower **cost** than the case that the **service user** subscribes the contents **individually** by making a **service provider** provide a package integrating some kinds of the charged contents to a specific class.

DETAILED DESCRIPTION - The method comprises the steps of selecting a CP(Contents Provider) for providing the charged contents to the package service on the Internet(S10), classifying the contents from the selected CP into each service kind and each user level(S20), packaging the classified contents by a constant volume(S30), and providing the service if the package is set and generated(S40). The service provision comprises the steps of carrying out the certification of the connected user, judging that the connected user is the under age, providing the package for the under age in case of the under age, providing the package for the adult in case of the adult, and using the contents included to the provided package.

pp; 1 DwgNo 1/10

Title Terms: METHOD; PACKAGE; CHARGE; CONTENT

Derwent Class: T01

International Patent Class (Main): G06F-017/60

File Segment: EPI

# 14/5/27 (Item 10 from file: 350)

DIALOG(R) File 350: Derwent WPIX

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015047649 \*\*Image available\*\*
WPI Acc No: 2003-108165/200310

XRPX Acc No: N03-086687

Internet service charges billing system terminates communication connection between user terminal and service provider, and stops billing of associated charges, when billing message is not received

within preset time Patent Assignee: NIPPON DENKI JOHO SERVICE KK (NIDE ) Number of Countries: 001 Number of Patents: 001 Patent Family: Patent No Applicat No Kind Date Kind Date Week 20010528 JP 2002352149 A 20021206 JP 2001158622 A 200310 B Priority Applications (No Type Date): JP 2001158622 A 20010528 Patent Details: Patent No Kind Lan Pg Main IPC Filing Notes JP 2002352149 A 10 G06F-017/60 Abstract (Basic): JP 2002352149 A NOVELTY - A service provider (2) provides internet to a user terminal (1) upon reception of a service request from the terminal. A point billing message is regularly transmitted to the provider for billing the charges associated with provision of services. When the message is not received by the provider within a predetermined interval, communication connection between the provider and the terminal is terminated, and billing is also stopped. DETAILED DESCRIPTION - An INDEPENDENT CLAIM is included for internet service charges billing method. USE - For billing charges associated with provision of internet services to user terminal. ADVANTAGE - When the billing message is not received within a predetermined interval, the billing is stopped, so that the error associated with the billing when the user is unable to receive services due to network fault, are eliminated. DESCRIPTION OF DRAWING(S) - The figure shows the block diagram of the internet service charges billing system. (Drawing includes non-English language text). User terminal (1) Service provider (2) pp; 10 DwgNo 1/10 Title Terms: SERVICE; CHARGE; BILL; SYSTEM; TERMINATE; COMMUNICATE; CONNECT ; USER; TERMINAL; SERVICE; STOP; BILL; ASSOCIATE; CHARGE; BILL; MESSAGE; RECEIVE; PRESET; TIME Derwent Class: T01; W01 International Patent Class (Main): G06F-017/60 International Patent Class (Additional): G06F-013/00; H04M-015/00 File Segment: EPI 14/5/28 (Item 11 from file: 350) DIALOG(R) File 350: Derwent WPIX (c) 2003 Thomson Derwent. All rts. reserv. 015042153 \*\*Image available\*\* WPI Acc No: 2003-102669/200309 XRPX Acc No: N03-082024 Certificate provision method for e-business, involves posting information of product on web page after verifying that claims of client providers, Patent Assignee: HONG S J (HONG-I); SCHOR M I (SCHO-I)

Inventor: HONG S J; SCHOR M I
Number of Countries: 001 Number of Patents: 001
Patent Family:
Patent No Kind Date Applicat No Kind Date Week
US 20020147659 A1 20021010 US 2001828796 A 20010410 200309 B

Priority Applications (No Type Date): US 2001828796 A 20010410 Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes US 20020147659 A1 5 G06F-017/60

Abstract (Basic): US 20020147659 A1

NOVELTY - A website is established and maintained by a certification service. The certification service verifies the claims and obtains strict guarantees from the client providers whose web sites and products are listed in the established website. The information of the product is posted on the web page upon verification that the claims are true.

USE - For providing certificates used in e-business.

ADVANTAGE - The certificates are effectively provided to assure consumer about the quality and claims of products.

DESCRIPTION OF DRAWING(S) - The figure shows the block diagram illustrating the provision of certificate.

pp; 5 DwgNo 1/2

Title Terms: CERTIFY; PROVISION; METHOD; BUSINESS; POST; INFORMATION; PRODUCT; WEB; PAGE; AFTER; VERIFICATION; CLAIM; CLIENT; TRUE

Derwent Class: T01

International Patent Class (Main): G06F-017/60

File Segment: EPI

### 14/5/29 (Item 12 from file: 350)

DIALOG(R) File 350: Derwent WPIX

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015011849 \*\*Image available\*\*
WPI Acc No: 2003-072366/200307

XRPX Acc No: N03-056543

Information processor for internet bank account management, calculates amount of internet connection fees and pays to internet service provider from user's account

Patent Assignee: SONY CORP (SONY )

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No Kind Date Applicat No Kind Date Week
JP 2002342667 A 20021129 JP 2001150889 A 20010521 200307 B

Priority Applications (No Type Date): JP 2001150889 A 20010521

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes

JP 2002342667 A 9 G06F-017/60

Abstract (Basic): JP 2002342667 A

NOVELTY - The information processor calculates the amount of internet connection fees upon receiving claim of internet connection fees from internet service provider and the calculated amount is paid to the internet service provider from the user 's account.

DETAILED DESCRIPTION - INDEPENDENT CLAIMS are included for the following:

- (1) Information processing method;
- (2) Recorded medium storing information processing program; and
- (3) Information processing program.
- USE For internet bank account management.

ADVANTAGE - Enables user having net bank account to connect to internet free of cost.

DESCRIPTION OF DRAWING(S) - The figure shows the flowchart explaining a connection fees calculation processor. (Drawing includes non-English language text).

pp; 9 DwgNo 11/12

Title Terms: INFORMATION; PROCESSOR; BANK; ACCOUNT; MANAGEMENT; CALCULATE;

AMOUNT; CONNECT; FEE; PAY; SERVICE; USER; ACCOUNT

Derwent Class: T01; T05

International Patent Class (Main): G06F-017/60

File Segment: EPI

# 14/5/30 (Item 13 from file: 350)

DIALOG(R) File 350: Derwent WPIX

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014980638 \*\*Image available\*\*
WPI Acc No: 2003-041153/200303

XRPX Acc No: N03-032250

Method for paying for services provided by different service providers in a computer or telecommunications network, especially the Internet, via a customers home account rather than by use of micropayment or credit card systems

Patent Assignee: SIEMENS AG (SIEI )

Inventor: KASTELEWICZ G; KIM P

Number of Countries: 023 Number of Patents: 002

Patent Family:

Patent No Kind Date Applicat No Kind Date Week WO 200293513 A2 20021121 WO 2002DE1543 A 20020422 200303 B DE 10125052 A1 20021212 DE 1025052 A 20010514 200306

Priority Applications (No Type Date): DE 1025052 A 20010514

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes

WO 200293513 A2 G 37 G07F-019/00

Designated States (National): BR CN JP US

Designated States (Regional): AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

DE 10125052 A1 G06F-017/60

Abstract (Basic): WO 200293513 A2

NOVELTY - According to the method when a user uses a service provided by a computer network other than his home network a bill is sent by the third party network to his home network with an identifying user number. The home network then uses the identifying user number to debit the appropriate user account by means of a billing message.

USE - Method for paying for services provided by different service providers in a computer and or telecommunications network, especially the Internet.

ADVANTAGE - Method provides an improved method for paying for services accessed via the **Internet** in which services are paid for by a **user** via a home account number with third **parties** transmitting **bills** to the **customers service provider** who then passes them onto the **customer**. In this way a micropayment or credit card system is not required.

DESCRIPTION OF DRAWING(S) - Figure shows a schematic view of an implementation of an inventive method.

pp; 37 DwgNo 1/6

Title Terms: METHOD; PAY; SERVICE; SERVICE; COMPUTER; TELECOMMUNICATION; NETWORK; CUSTOMER; HOME; ACCOUNT; CREDIT; CARD; SYSTEM

Derwent Class: T01; T05

International Patent Class (Main): G06F-017/60; G07F-019/00

File Segment: EPI

# 14/5/31 (Item 14 from file: 350)

DIALOG(R) File 350: Derwent WPIX

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014928061 \*\*Image available\*\*
WPI Acc No: 2002-748768/200281

# Method for operating payment unit for web billing and withdrawal agency service

Patent Assignee: KT CORP (KTKT-N)

Inventor: BAEK G T; KWON Y S; YANG S M

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No Kind Date Applicat No Kind Date Week KR 2002046767 A 20020621 KR 200077097 A 20001215 200281 B

Priority Applications (No Type Date): KR 200077097 A 20001215

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes

KR 2002046767 A 1 G06F-017/60

Abstract (Basic): KR 2002046767 A

NOVELTY - A method for operating a payment unit for a **web billing** and a withdrawal agency **service** is provided to enable a **subscriber** and a contents **provider** to use various payment systems
conveniently and effectively when using a charged information system by
constituting a hub having only a connection interface with respect to
each payment system and supplying a unit for easily charging an
electronic money.

DETAILED DESCRIPTION - A gateway judges whether a joining of a contents provider, a joining of a user, or a connection to the contents provider of a subscriber is requested. If a connection to the contents provider of a subscriber is requested, the gateway receives a contents provider connection request and checks whether the subscriber is registered. If the subscriber is registered, it is checked whether the contents provider is registered. If the contents provider is registered, it is checked whether the subscriber has electronic money or not(607). If the subscriber has electronic money, it is checked whether the contents provider may receive an electronic payment (611). If the contents provider may receive an electronic payment, it is checked whether the contents provider wishes to charge an account using a telephone number (617). If the contents provider wishes to charge an account using a telephone number, charging information is saved in a corresponding telephone number and a charging is performed (618). The subscriber is connected to the contents provider (619). Contents of the contents provider are transmitted to the subscriber (620), a charge thereof us paid(621), and using details are informed to the contents provider and the subscriber (622). An information rental free except a commission is supplied to the contents provider (623).

pp; 1 DwgNo 1/10

Title Terms: METHOD; OPERATE; PAY; UNIT; WEB; BILL; WITHDRAW; AGENT;

SERVICE

Derwent Class: T01

International Patent Class (Main): G06F-017/60

File Segment: EPI

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(Item 15 from file: 350)
 14/5/32
DIALOG(R) File 350: Derwent WPIX
(c) 2003 Thomson Derwent. All rts. reserv.
014846843
             **Image available**
WPI Acc No: 2002-667549/200271
Related WPI Acc No: 2002-479874; 2002-508261; 2002-528004; 2002-698883;
  2002-707207; 2003-017900; 2003-182540
XRPX Acc No: N02-528185
  Communication system for receiving and transmitting technological
  information via a network that has a licensing arrangement associated
  with the products
Patent Assignee: ANOTO AB (ANOT-N)
Inventor: FAHRAEUS C; GROENHOLM M; LYNGGAARD S
Number of Countries: 099 Number of Patents: 002
Patent Family:
             Kind
Patent No
                     Date
                            Applicat No
                                           Kind
                                                   Date
                                                            Week
WO 200275630 A1 20020926 WO 2002SE567
                                                 20020321
                                            Α
                                                           200271
SE 200102508 A
                  20030114 SE 20012508
                                            Α
                                                20010713
Priority Applications (No Type Date): SE 20012508 A 20010713; US 2001277285
  P 20010321; SE 20011240 A 20010406
Patent Details:
Patent No Kind Lan Pg
                        Main IPC
                                    Filing Notes
WO 200275630 A1 E 41 G06F-017/60
   Designated States (National): AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA
   CH CN CO CR CU CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN
   IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ
   OM PH PL PT RO RU SD SE SG SI SK SL TJ TM TN TR TT TZ UA UG UZ VN YU ZA
   Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR
   IE IT KE LS LU MC MW MZ NL OA PT SD SE SL SZ TR TZ UG ZM ZW
SE 200102508 A
                      G06F-003/033
Abstract (Basic): WO 200275630 A1
       NOVELTY - The communication system has a stylus (10) that sends
    coordinate data to the service provider (160) via the network
    (130). The technological service provider (160) uses the stylus
    information to access and verify account information of individual
    end user and to update billing and account information. If the
    stylus is provided with OCR capability it can transmit text
   information.
       DETAILED DESCRIPTION - An independent claim is included for a
   method of offsetting costs
       USE - To provide licensed subscribers with product information.
       ADVANTAGE - Controls access to communications services
       DESCRIPTION OF DRAWING(S) - Diagram showing flow of information in
   a network
       Stylus (10)
       Network (130)
       Service provider (160)
       pp; 41 DwgNo 3/5
Title Terms: COMMUNICATE; SYSTEM; RECEIVE; TRANSMIT; TECHNOLOGY;
  INFORMATION; NETWORK; ARRANGE; ASSOCIATE; PRODUCT
Derwent Class: T01; T04
International Patent Class (Main): G06F-003/033; G06F-017/60
International Patent Class (Additional): G06K-001/12; G06K-011/06
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File Segment: EPI

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(Item 16 from file: 350)
DIALOG(R) File 350: Derwent WPIX
(c) 2003 Thomson Derwent. All rts. reserv.
014819334
             **Image available**
WPI Acc No: 2002-640040/200269
XRPX Acc No: N02-505944
  Advertising data providing method involves delivering advertising data to
  data terminal from provider device after customer management database has
  confirmed and authenticated data terminal
Patent Assignee: MATSUSHITA DENKI SANGYO KK (MATU
Number of Countries: 001 Number of Patents: 001
Patent Family:
Patent No
              Kind
                     Date
                              Applicat No
                                             Kind
                                                     Date
JP 2002230098 A
                   20020816 JP 200122995
                                                  20010131 200269 B
                                            Α
Priority Applications (No Type Date): JP 200122995 A 20010131
Patent Details:
Patent No Kind Lan Pg
                         Main IPC
                                      Filing Notes
JP 2002230098 A
                   16 G06F-017/60
Abstract (Basic): JP 2002230098 A
        NOVELTY - The method involves delivering advertising data to a data
    terminal (104) from a provider device (106) after a customer management
    database has confirmed and authenticated the data terminal. The
    provider device is connected to the data terminal through a
    communication network (105) of a safe energy monitoring system.

DETAILED DESCRIPTION - The delivered advertising data are shown on
    the display unit of the data terminal. A service worker registers the
    advertising data into the provider device. A request for delivery of
    the advertising data is done through the data terminal. INDEPENDENT
    CLAIMS are included for the following:
        (a) the advertising data providing system;
        (b) the data terminal;
        (c) and the advertising data providing program.
        USE - Advertising data providing method.
        ADVANTAGE - Ensures safe and monitored delivery of advertising data
    to requesting data terminal from provider device through network .
    Ensures improved efficiency and service in providing useful
    information to customer . Cost -effective with improved service
    provision.
        DESCRIPTION OF DRAWING(S) - The figure shows the system block
    diagram of the advertising data providing method. Drawing includes
    non-English language text.
        Data terminal (104)
        Communication network (105)
        Provider device (106)
        pp; 16 DwgNo 1/13
Title Terms: ADVERTISE; DATA; METHOD; DELIVER; ADVERTISE; DATA; DATA;
  TERMINAL; DEVICE; AFTER; CUSTOMER; MANAGEMENT; DATABASE; AUTHENTICITY;
  DATA; TERMINAL
Derwent Class: T01; W05
International Patent Class (Main): G06F-017/60
International Patent Class (Additional): G06F-013/00; G08B-021/16;
  G08B-025/04; G08B-025/08
File Segment: EPI
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14/5/34 (Item 17 from file: 350)
DIALOG(R) File 350: Derwent WPIX

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014797137 \*\*Image available\*\*
WPI Acc No: 2002-617843/200266

XRPX Acc No: N02-489027

Legal advice providing method involves transmitting information to customer when code is received from customer through telephone line

Patent Assignee: RETHERFORD M (RETH-I)

Inventor: RETHERFORD M

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No Kind Date Applicat No Kind Date Week US 20020082937 A1 20020627 US 2000749164 A 20001227 200266 B

Priority Applications (No Type Date): US 2000749164 A 20001227

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes

US 20020082937 A1 17 G06F-017/60

Abstract (Basic): US 20020082937 A1

NOVELTY - The customer **billing** information received through a global **network**, is associated with the customer code and stored in a **customer** database. Then the stored code is transmitted to the **customer**. The **service provider** provides **service** to the **customer** when the code is received from the **customer** through a telephone line.

USE - For providing legal advice.

ADVANTAGE - The professional information are provided to the customer based on their need in short time. Enables easy recovery of fees from the customer.

DESCRIPTION OF DRAWING(S) - The figure shows a flowchart illustrating the professional services providing method. pp; 17 DwgNo 6A/7

Title Terms: LEGAL; ADVICE; METHOD; TRANSMIT; INFORMATION; CUSTOMER; CODE; RECEIVE; CUSTOMER; THROUGH; TELEPHONE; LINE

Derwent Class: T01

International Patent Class (Main): G06F-017/60

File Segment: EPI

# 14/5/35 (Item 18 from file: 350)

DIALOG(R) File 350: Derwent WPIX

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014789635 \*\*Image available\*\*
WPI Acc No: 2002-610341/200266

XRPX Acc No: N02-483333

Billing method for multimedia networks where there are a number of service providers as well as the user with network costs and service costs, so that a real time message bill can be distributed via a message network

Patent Assignee: SIEMENS AG (SIEI ); NAUER B (NAUE-I); PFOERTNER T (PFOE-I)

Inventor: NAUER B; PFOERTNER T

Number of Countries: 027 Number of Patents: 002

Patent Family:

Patent No Kind Date Applicat No Kind Date Week EP 1227449 A1 20020731 EP 2001102066 A 20010130 200266 B US 20020161601 A1 20021031 US 200262151 A 20020130 200274

Priority Applications (No Type Date): EP 2001102066 A 20010130

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes

EP 1227449 A1 G 19 G07F-019/00

Designated States (Regional): AL AT BE CH CY DE DK ES FI FR GB GR IE IT

LI LT LU LV MC MK NL PT RO SE SI TR

US 20020161601 A1 G06F-017/60

Abstract (Basic): EP 1227449 A1

NOVELTY - Method for billing the use of a multimedia network, according to the associated cost factors amongst a number of operators and a user with an access device for using the network to undertake a transaction. Accordingly after the transaction, one or more participant operators and the user are sent a bill in real time showing two or more operators used and users via a message network.

USE - Billing method for multimedia networks where there are a number of service providers involved as well as the user.

ADVANTAGE - The inventive method provides a method for assigning costs between the various users of a multimedia network.

DESCRIPTION OF DRAWING(S) - (Drawing includes non-English language text). Figure shows an inventive billing mode.

pp; 19 DwgNo 3/5

Title Terms: BILL; METHOD; NETWORK; NUMBER; SERVICE; WELL; USER; NETWORK; COST; SERVICE; COST; SO; REAL; TIME; MESSAGE; BILL; CAN; DISTRIBUTE; MESSAGE; NETWORK

Derwent Class: T01; W01

International Patent Class (Main): G06F-017/60; G07F-019/00

International Patent Class (Additional): H04M-015/00

File Segment: EPI

# 14/5/36 (Item 19 from file: 350)

DIALOG(R) File 350: Derwent WPIX

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014762572 \*\*Image available\*\*

WPI Acc No: 2002-583276/200262

XRPX Acc No: N02-462636

Internet based international trade management method involves transmitting filled order form which is generated based on products selected by user, to respective suppliers

Patent Assignee: LIN A (LINA-I)

Inventor: LIN A

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No Kind Date Applicat No Kind Date Week
US 20020091620 Al 20020711 US 2001894685 A 20010628 200262 B

Priority Applications (No Type Date): TW 2001100571 A 20010110

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes

US 20020091620 A1 11 G06F-017/60

Abstract (Basic): US 20020091620 A1

NOVELTY - The server (108) hosting a trading website (106) generates an order form including product name, quality, unit price, total price in response to specific product and related specification selected by a user. The order form is filled by the user and transmitted back. The order form is transmitted to the respective supplier (110) by the server. The server transmits request to service provider e.g. shipping company (112) on selection by the user.

DETAILED DESCRIPTION - An INDEPENDENT CLAIM is included for international trade management system.

USE - For managing international trade through Internet.

ADVANTAGE - The server automatically contacts various service providers on selection by user, thus strain on users to separately connect to various web sites is removed. Various cost involved in trading is reduced as trade involves sending e-mails. The supplier is able to update information through Internet, hence increase his profit.

DESCRIPTION OF DRAWING(S) - The figure shows the functional block diagram of the trade management system.

Trading website (106)

Server (108)

Supplier (110)

Shipping company (112)

pp; 11 DwgNo 1/6

Title Terms: BASED; INTERNATIONAL; TRADE; MANAGEMENT; METHOD; TRANSMIT; FILLED; ORDER; FORM; GENERATE; BASED; PRODUCT; SELECT; USER; RESPECTIVE; SUPPLY

Derwent Class: T01; T05

International Patent Class (Main): G06F-017/60

File Segment: EPI

# 14/5/37 (Item 20 from file: 350)

DIALOG(R) File 350: Derwent WPIX

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014735021 \*\*Image available\*\*
WPI Acc No: 2002-555725/200259

Trading system and method of compensation coupon for weather

Patent Assignee: WEATHERTRADE CO LTD (WEAT-N)

Inventor: CHOO S M; KANG I S

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No Kind Date Applicat No Kind Date Week KR 2002015217 A 20020227 KR 200048408 A 20000821 200259 B

Priority Applications (No Type Date): KR 200048408 A 20000821

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes

KR 2002015217 A 1 G06F-017/60

Abstract (Basic): KR 2002015217 A

NOVELTY - A trading system of a compensation coupon for weather is provided to distribute the dangers caused by weather and to compensate the damage caused by weather.

DETAILED DESCRIPTION - The system consists of an MC(Main Controller,120), an IS(Information System,130), a web server(110), a fire wall(150) and a transaction system(160). The IS includes an ISC(Information System Controller,131), a UDS(User Database Server,132), a PDS(Product Database Server,133) and a WIS(Weather information System,134). The weather compensation coupon trading system helps a client (2) access the web server via an ISP(Internet Service Provider,200) and buy or trade a weather compensation coupon. The system processes a cost paying process for the weather compensation coupon by connecting with a common bank network(400). The MC controls the entire action of a system, and the web server provides various data to the client through a homepage. The ISC of the IS operates and controls the IS and sorts a proper product for the client.

The UDS manages the various trade data and portfolio data of the client, and the PDS manages all of the product data. The WIS manages the weather data, and the transaction system succeeds trades between clients. The result is saved in the IS via the MC and provided to the client.

pp; 1 DwgNo 1/10

Title Terms: TRADE; SYSTEM; METHOD; COMPENSATE; COUPON; WEATHER

Derwent Class: T01

International Patent Class (Main): G06F-017/60

File Segment: EPI

# 14/5/38 (Item 21 from file: 350)

DIALOG(R) File 350: Derwent WPIX

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014678338 \*\*Image available\*\* WPI Acc No: 2002-499395/200253

XRPX Acc No: N02-395388

Network terminal cost management device for online shopping service, shares cost of each terminal proportionally between ISP and ASPs, based on affinity ID that identifies combination of ISP and ASPs

Patent Assignee: FUJITSU LTD (FUIT ); KAWAI O (KAWA-I); MUNAKATA A (MUNA-I); NAKAMURA T (NAKA-I); OKAZAKI T (OKAZ-I); OKI H (OKIH-I); SANO S (SANO-I)

Inventor: KAWAI O; MUNAKATA A; NAKAMURA T; OKAZAKI T; OKI H; SANO S Number of Countries: 002 Number of Patents: 002 Patent Family:

Patent No Kind Date Applicat No Kind Date Week
US 20020052848 Al 20020502 US 2001811549 A 20010320 200253 B
JP 2002203100 A 20020719 JP 2001300881 A 20010928 200262

Priority Applications (No Type Date): JP 2000333645 A 20001031 Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes US 20020052848 A1 18 G06F-017/60 JP 2002203100 A 16 G06F-017/60

Abstract (Basic): US 20020052848 A1

NOVELTY - A support server for **cost** management of **network** terminals, has a database that stores a **network** terminal ID, a **subscriber** ID, and an affinity ID which identifies combination type of **Internet service provider** (ISP) and application **service providers** (ASPs). The server proportionally shares the **cost** of each terminal between an ISP and ASPs based on the corresponding affinity ID

DETAILED DESCRIPTION - INDEPENDENT CLAIMS are included for the following:

- (1) Network cost management method;
- (2) Storage medium for storing network terminal cost management program.

USE - For managing cost of terminal device used for online shopping service.

ADVANTAGE - By managing the charges of several Internet service providers bearing the cost of terminal devices, changes in the shares of cost is adjusted easily even after the terminal devices are distributed to the subscribers. Hence, participation of new ISPs are facilitated, thereby reducing the cost share of each ISP.

DESCRIPTION OF DRAWING(S) - The figure shows the flowchart explaining the terminal device cost management between a network

terminal and a support server.

pp; 18 DwgNo 7/13

Title Terms: NETWORK; TERMINAL; COST; MANAGEMENT; DEVICE; SHOPPING; SERVICE; SHARE; COST; TERMINAL; PROPORTION; BASED; AFFINITY; ID; IDENTIFY;

COMBINATION

Derwent Class: T01

International Patent Class (Main): G06F-017/60

File Segment: EPI

#### 14/5/39 (Item 22 from file: 350)

DIALOG(R) File 350: Derwent WPIX

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014658384 \*\*Image available\*\*
WPI Acc No: 2002-479088/200251

XRPX Acc No: N02-378350

Centralized property management and/or call accounting service for use in hotel, involves using client network to generate call cost data and

service provider network to generate call cost data

Patent Assignee: ALCATEL (COGE ); ALCATEL ALSTHOM CIE GEN ELECTRICITE (COGE ); STEINER M R (STEI-I); WENGROVITZ M (WENG-I)

Inventor: STEINER M R; WENGROVITZ M

Number of Countries: 028 Number of Patents: 003

Patent Family:

Patent No Kind Date Applicat No Kind Date Week
US 20020055879 Al 20020509 US 2000246990 A 20001109 200251 B
US 2001815891 A 20010323

EP 1206110 A2 20020515 EP 2001440373 A 20011105 200251 JP 2002199138 A 20020712 JP 2001329158 A 20011026 200261

Priority Applications (No Type Date): US 2000246990 P 20001109; US 2001815891 A 20010323

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes

EP 1206110 A2 E H04M-015/00

Designated States (Regional): AL AT BE CH CY DE DK ES FI FR GB GR IE IT LI LT LU LV MC MK NL PT RO SE SI TR

JP 2002199138 A 40 H04M-015/34

Abstract (Basic): US 20020055879 A1

NOVELTY - The method involves using a **client network** to generate call parameter data, and a **service provider network** to generate call **cost** data. The call **cost** data is a function of the call parameter data. The service provider network may generate charge data for an account. The charge data is a function of the call cost data.

DETAILED DESCRIPTION - An INDEPENDENT CLAIM is also included for an inter network for providing property management services.

USE - For managing check in and checkout of hotel patrons as well as bill patrons for various charges incurred during stay in hotel.

ADVANTAGE - Centralized property management and/or call accounting eliminates need for modifying or replacing existing private branch exchange unit at each hotel premise. Changes to call accounting and/or property management parameters can be performed from centralized site.

DESCRIPTION OF DRAWING(S) - The figure shows the flowchart of a telephone call charge processing and billing procedure.

pp; 13 DwgNo 3A/6

Title Terms: CENTRE; PROPERTIES; MANAGEMENT; CALL; ACCOUNT; SERVICE; HOTEL;

CLIENT; NETWORK; GENERATE; CALL; COST; DATA; SERVICE; NETWORK; GENERATE; CALL; COST; DATA Derwent Class: T01; W01 International Patent Class (Main): G06F-017/60; H04M-015/00; H04M-015/34 International Patent Class (Additional): H04M-001/00; H04M-003/00; H04Q-003/62 File Segment: EPI 14/5/40 (Item 23 from file: 350) DIALOG(R) File 350: Derwent WPIX (c) 2003 Thomson Derwent. All rts. reserv. \*\*Image available\*\* 014638609 WPI Acc No: 2002-459313/200249 XRPX Acc No: N02-362403 Claim consult method involves transmitting replay data from service provider terminal to consumer terminal through website system based on received claim issue data from consumer terminal Patent Assignee: NET GROOVE KK (NETG-N) Number of Countries: 001 Number of Patents: 001 Patent Family: Patent No Kind Date Applicat No Kind Date Week JP 2002133031 A 20020510 JP 2000320747 Α 20001020 Priority Applications (No Type Date): JP 2000320747 A 20001020 Patent Details: Patent No Kind Lan Pg Main IPC Filing Notes JP 2002133031 A 11 G06F-017/60 Abstract (Basic): JP 2002133031 A NOVELTY - A donor terminal equipment of a service provider is registered into a website system (1) through internet (2). The claim issue data about the goods or service needed, is transmitted from consumer terminal to donor terminal by the website system. The reply data from donor terminal is transmitted to consumer terminal through the website system, based on the received claim issue data. USE - For providing goods or service to consumers. ADVANTAGE - The issue of goods or service with respect to claim issue data is performed easily, rapidly and efficiently.  ${\tt DESCRIPTION} \ \, {\tt OF} \ \, {\tt DRAWING(S)} \ \, {\tt -} \ \, {\tt The} \ \, {\tt figure} \ \, {\tt shows} \ \, {\tt the} \ \, {\tt network} \ \, {\tt block}$ diagram to implement claim consult method. (Drawing includes non-English language text). Website system (1) Internet (2) pp; 11 DwgNo 1/7 Title Terms: CLAIM; METHOD; TRANSMIT; REPLAY; DATA; SERVICE; TERMINAL; CONSUME; TERMINAL; THROUGH; SYSTEM; BASED; RECEIVE; CLAIM; ISSUE; DATA; CONSUME; TERMINAL Derwent Class: T01 International Patent Class (Main): G06F-017/60 File Segment: EPI 14/5/41 (Item 24 from file: 350) DIALOG(R) File 350: Derwent WPIX (c) 2003 Thomson Derwent. All rts. reserv. 014633039 \*\*Image available\*\* WPI Acc No: 2002-453743/200248

Bode Akintola16-Jun-03

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Related WPI Acc No: 1999-008989; 2000-070464; 2001-307736; 2001-407525;

2001-578915; 2002-238278; 2002-314580

XRPX Acc No: NO2-357829

Distributed communication service system transmits information from access point to mobile unit, depending on identified previous transactions of user

Patent Assignee: STEWART B B (STEW-I)

Inventor: STEWART B B

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No Kind Date Applicat No Kind Date Week
US 20020046090 Al 20020418 US 95470004 A 19950606 200248 B

US 98186131 A 19981104 US 99382551 A 19990825 US 2001755650 A 20010105

Priority Applications (No Type Date): US 95470004 A 19950606; US 98186131 A 19981104; US 99382551 A 19990825; US 2001755650 A 20010105

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes

US 20020046090 A1 10 G01S-003/02 Cont of application US 95470004 Cont of application US 98186131

Div ex application US 99382551

Abstract (Basic): US 20020046090 A1

NOVELTY - The access point (10) receives the identification information indicating the user of detected mobile unit (5). The previous transactions of the user are identified, after detection. The access point transmits information depending on the previous transactions of the user, to mobile unit.

DETAILED DESCRIPTION - INDEPENDENT CLAIMS are included for the following:

- (1) Method of providing advertisements to user of mobile units; and
- (2) Method of using network access points to service mobile users. USE For using locations of wireless local area network access points (APs) to service mobile users of portable smart devices e.g. notebook computer, personal computer, PDA, etc.

ADVANTAGE - The identification code allows recognition of a user before providing access to system services, thereby providing a measure of security and service billing mechanism. Also users are allowed to make a contract for unlimited access for a fixed fee or for time billed access. Service usage records for billing and other purposes can be maintained in an automated database, so that users can be billed by a single entity that maintains the network of AP or individually by each service provider. Clocks in the user 's mobile device and event schedules can be updated automatically to correspond to the present time in the time zone where access point detecting the user's mobile unit is located.

DESCRIPTION OF DRAWING(S) - The figure shows the representation of geographical-based communication service system.

Mobile unit (5)

Access point (10)

pp; 10 DwgNo 1/2

Title Terms: DISTRIBUTE; COMMUNICATE; SERVICE; SYSTEM; TRANSMIT; INFORMATION; ACCESS; POINT; MOBILE; UNIT; DEPEND; IDENTIFY; TRANSACTION;

USER

Derwent Class: T01; W01

International Patent Class (Main): G01S-003/02

International Patent Class (Additional): G06F-017/60

File Segment: EPI

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DIALOG(R) File 350: Derwent WPIX
(c) 2003 Thomson Derwent. All rts. reserv.
014606061
             **Image available**
WPI Acc No: 2002-426765/200245
XRPX Acc No: N02-335567
  User-to-user payment service server has pay page module customizing pay
  page display with link generation module for customization of pay page
  for visitors
Patent Assignee: AMAZON.COM HOLDINGS INC (AMAZ-N); BEZOS J P (BEZO-I);
  CAPLAN A (CAPL-I); LEBLANG J (LEBL-I); SCHOOLEY S (SCHO-I); SPIEGEL J R
  (SPIE-I); YOUNG F (YOUN-I)
Inventor: BEZOS J P; CAPLAN A; LEBLANG J; SCHOOLEY S; SPIEGEL J R; YOUNG F
Number of Countries: 097 Number of Patents: 005
Patent Family:
Patent No
              Kind
                     Date
                             Applicat No
                                             Kind
                                                    Date
                                                             Week
WO 200237233
               A2 20020510
                             WO 2001US49767
                                                  20011022
                                                            200245
                                             Α
                   20020515
                             AU 200234078
                                                  20011022
                                                            200258
AU 200234078
               Α
                                              Α
                    20020829
                                                   20001030
                                                             200259
US 20020120567 A1
                              US 2000244357
                                              Α
                              US 2000251437
                                              Α
                                                  20001205
                              US 2001928977
                                              Α
                                                  20010813
                    20020829
                              US 2000244357
                                                   20001030
US 20020120568
                A1
                                              Α
                                                             200259
                              US 2000251437
                                              Α
                                                  20001205
                              US 2001928982
                                              Α
                                                  20010813
US 20020152163 A1
                    20021017
                              US 2000244357
                                                   20001030
                                                             200270
                              US 2000251437
                                              Α
                                                  20001205
                             US 2001928970
                                                  20010813
                                              Α
Priority Applications (No Type Date): US 2001928982 A 20010813; US
  2000244357 P 20001030; US 2000251437 P 20001205; US 2001928970 A 20010813
  ; US 2001928977 A 20010813
Patent Details:
Patent No Kind Lan Pg
                         Main IPC
                                     Filing Notes
WO 200237233 A2 E 67 G06F-000/00
   Designated States (National): AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA
   CH CN CO CR CU CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN
   IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ
   PH PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW
   Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR
   IE IT KE LS LU MC MW MZ NL OA PT SD SE SL SZ TR TZ UG ZW
AU 200234078 A
                       G06F-000/00
                                     Based on patent WO 200237233
US 20020120567 A1
                        G06F-017/60
                                      Provisional application US 2000244357
                                     Provisional application US 2000251437
US 20020120568 A1
                        G06F-017/60
                                      Provisional application US 2000244357
                                     Provisional application US 2000251437
US 20020152163 A1
                        G06F-017/60
                                      Provisional application US 2000244357
                                     Provisional application US 2000251437
Abstract (Basic): WO 200237233 A2
        NOVELTY - Server has a pay page generation module, a payee-specific
    pay pages repository and a transaction module. The payees can specify
    suggested payment amounts, text and images to be displayed in their pay
    pages and a payment request module enables an e-mail to be sent with a
    link to the payee pay page. Pay pages are generated by pay page
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(Item 25 from file: 350)

14/5/42

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in response to page requests from visitors.

templates and a pay page display module customizes display of the pages

DETAILED DESCRIPTION - Payees can generate a pay box with a display

object generated by an object server that customizes content. A link generation module generates a link and enables the payee to specify pay page customization parameters.

There are INDEPENDENT **CLAIMS** for (1) a method of effecting **network** based **user** -to- **user** payments, (2) a payments collection system, (3) a **service provider** site, (4) a system for providing fee-based access to content, (5) a method of providing single action payment functionality within a web page, (6) method of providing personalized content to web site visitors, (7) a content distribution system, (8) a method of controlling user access to content, (9) a method of providing payment-based access to a digital work.

USE - Server is for web-based payments.

DESCRIPTION OF DRAWING(S) - The figure shows the basic web site components used to implement the payment service.

pp; 67 DwgNo 2/28

Title Terms: USER; USER; PAY; SERVICE; SERVE; PAY; PAGE; MODULE; CUSTOMISATION; PAY; PAGE; DISPLAY; LINK; GENERATE; MODULE; CUSTOMISATION; PAY; PAGE; VISIT

Derwent Class: T01; T05

International Patent Class (Main): G06F-000/00; G06F-017/60

File Segment: EPI

#### 14/5/43 (Item 26 from file: 350)

DIALOG(R) File 350: Derwent WPIX

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014604296 \*\*Image available\*\* WPI Acc No: 2002-425000/200245

XRPX Acc No: N02-334142

Internet-based computer system for multi-carrier and enterprise parcel shipping management, applies shipping policy rules collected from administrator to each shipping request created within enterprise

Patent Assignee: BENNETT D A (BENN-I); BILIBIN P (BILI-I); DIETZ J M (DIET-I); GLAVIN D (GLAV-I); GOLDHABER L S (GOLD-I); HU S (HUSS-I); KRETT L E (KRET-I); LIU J (LIUJ-I); MCLAUGHLIN P R (MCLA-I); MENTZER C D (MENT-I); MEYER S (MEYE-I); SMITH W W (SMIT-I); TEGLOVIC S M (TEGL-I); WILLIAMS D F (WILL-I)

Inventor: BENNETT D A; BILIBIN P; DIETZ J M; GLAVIN D; GOLDHABER L S; HU S;
KRETT L E; LIU J; MCLAUGHLIN P R; MENTZER C D; MEYER S; SMITH W W;
TEGLOVIC S M; WILLIAMS D F

Number of Countries: 001 Number of Patents: 001

Patent Family:

Priority Applications (No Type Date): US 2001820377 A 20010327; US 2000192723 P 20000327; US 2000193899 P 20000331

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes
US 20020032573 Al 204 G06F-017/60 Provisional application US 2000192723

Provisional application US 2000193899

Abstract (Basic): US 20020032573 A1

NOVELTY - The administrator of enterprise outputs the requested shipping policy rules to the user. The shipping policy rules are then applied to each parcel management request created within the enterprise.

DETAILED DESCRIPTION - An INDEPENDENT CLAIM is also included for

Bode Akintola16-Jun-03

data relationship structuring method.

USE - Used for online, Internet based multicarrier enterprise parcel shipping management, used by origination shippers, intermediary shippers, enterprise shippers, etc.

ADVANTAGE - The **total cost** of ownership is low since the system is provided with application **service provider** (ASP) for maintaining and providing inexpensive centralized maintenance of carriers and standard rates. High security is achieved because the shipping transaction information sent between the end users and system are encrypted.

DESCRIPTION OF DRAWING(S) - The figure shows the graphical representation of the computer system relationship.

pp; 204 DwgNo 1/67

Title Terms: BASED; COMPUTER; SYSTEM; MULTI; CARRY; PARCEL; SHIPPING;

MANAGEMENT; APPLY; SHIPPING; RULE; COLLECT; ADMINISTER; SHIPPING; REQUEST

Derwent Class: T01; W01

International Patent Class (Main): G06F-017/60

File Segment: EPI

## 14/5/44 (Item 27 from file: 350)

DIALOG(R) File 350: Derwent WPIX

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014534586 \*\*Image available\*\*
WPI Acc No: 2002-355289/200239

XRPX Acc No: N02-279277

Public fee payment method using portable terminal, outputs warning according to fee payment date issued by service provider, irrespective of demand output by customer

Patent Assignee: WEB LOGIC KK (WEBL-N)

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No Kind Date Applicat No Kind Date Week
JP 2002007922 A 20020111 JP 2000190958 A 20000626 200239 B

Priority Applications (No Type Date): JP 2000190958 A 20000626 Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes JP 2002007922 A 17 G06F-017/60

Abstract (Basic): JP 2002007922 A

NOVELTY - A service center (3) comprises a memory in which **bill** issue information and date of **bill** issue of every predetermined **customer** are stored. The center receives the information from the **service provider** (1) through a communication **network** (4). The center outputs warning to the **customer** (2), according to the payment date irrespective of demand output by the customer.

 ${\tt DETAILED}$  <code>DESCRIPTION</code> - An <code>INDEPENDENT</code> <code>CLAIM</code> is included for fee payment system.

USE - For payment of fee using portable terminal e.g. for public fee such as gas, telephone, electricity, water and sewer services and broadcast.

ADVANTAGE - Provides efficient fee payment system, by eliminating paper bill problems.

DESCRIPTION OF DRAWING(S) - The figure shows the block flow diagram of the fee payment system. (Drawing includes non-English language text).

Service provider (1) Customer (2)

Service center (3) Communication network (4) pp; 17 DwgNo 1/4 Title Terms: PUBLIC; FEE; PAY; METHOD; PORTABLE; TERMINAL; OUTPUT; WARNING; ACCORD; FEE; PAY; DATE; ISSUE; SERVICE; IRRESPECTIVE; DEMAND; OUTPUT; CUSTOMER Derwent Class: T01 International Patent Class (Main): G06F-017/60 File Segment: EPI (Item 28 from file: 350) 14/5/45 DIALOG(R) File 350: Derwent WPIX (c) 2003 Thomson Derwent. All rts. reserv. 014511186 \*\*Image available\*\* WPI Acc No: 2002-331889/200237 XRPX Acc No: N02-260611 Supervision and support of customer services offered to contracted dwelling, by monitoring communication of server and terminal unit to judge if customer service is operating correctly Patent Assignee: MATSUSHITA ELECTRIC CORP AMERICA (MATU ); MATSUSHITA ELECTRIC WORKS LTD (MATW ); MISE T (MISE-I) Inventor: MISE T Number of Countries: 030 Number of Patents: 005 Patent Family: Kind Patent No Date Kind Applicat No Date Week EP 1176568 A2 20020130 EP 2001112594 20010523 Α 200237 CN 1335707 20020213 CN 2001115877 Α Α 20010514 200237 JP 2002044079 A 20020208 JP 2000224497 20000725 200237 A US 20020013723 A1 20020131 US 2001863023 A 20010523 200237 KR 2002009399 A 20020201 KR 200125790 20010511 200254 Α Priority Applications (No Type Date): JP 2000224497 A 20000725 Patent Details: Patent No Kind Lan Pg Main IPC Filing Notes EP 1176568 A2 E 15 G08B-025/08 Designated States (Regional): AL AT BE CH CY DE DK ES FI FR GB GR IE IT LI LT LU LV MC MK NL PT RO SE SI TR CN 1335707 A H04M-011/00 JP 2002044079 A 10 H04L-012/24 US 20020013723 A1 G06F-017/60 KR 2002009399 A G06F-019/00 Abstract (Basic): EP 1176568 A2 NOVELTY - A supervisory server (3) receives access request from a communication server (2) of a service provider for a home information communication terminal unit (1) provided in the contracted dwelling. The access request is judged to allow the communication server to access the terminal unit when identifying its authentication, but to reject access to the terminal unit when not identifying its authentication. DETAILED DESCRIPTION - The contracted dwelling is offered desired customer service through the terminal unit by executing a service application program which is provided in advance by the service

DETAILED DESCRIPTION - The contracted dwelling is offered desired customer service through the terminal unit by executing a service application program which is provided in advance by the service provider and is installed into the terminal unit connected to an indoor network laid in the contracted dwelling. After allowing for access of the communication server to the terminal unit, the communication associated with the communication server and the terminal unit is monitored, to judge whether or not the customer service is operating correctly. If not, recovery procedure executed or service men

dispatched.

An INDEPENDENT **CLAIM** is also included for a system for supervising and supporting **customer** service offered to a contracted dwelling over a communication **network** by a **service provider**.

USE - For home network system. For supervising and supporting various customer services offered to contracted dwelling by service provider over communication network, such as the Internet.

ADVANTAGE - Allows contracted specific user to surely and safely receive customized service from various service providers over a communication network, under a more pleasant and multifarious communication network environment.

DESCRIPTION OF DRAWING(S) - The figure is a schematic diagram of a home network system.

Home information communication terminal unit (1)

Communication server (2)

Supervisory server (3)

pp; 15 DwgNo 1/5

Title Terms: SUPERVISION; SUPPORT; CUSTOMER; SERVICE; OFFER; CONTRACT; DWELL; MONITOR; COMMUNICATE; SERVE; TERMINAL; UNIT; JUDGEMENT; CUSTOMER; SERVICE; OPERATE; CORRECT

Derwent Class: T01; W05

International Patent Class (Main): G06F-017/60; G06F-019/00; G08B-025/08; H04L-012/24; H04M-011/00

International Patent Class (Additional): G06F-013/00; G08B-025/04;
 H04B-017/00; H04L-012/26; H04M-003/42

File Segment: EPI

### 14/5/46 (Item 29 from file: 350)

DIALOG(R) File 350: Derwent WPIX

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014502865 \*\*Image available\*\*
WPI Acc No: 2002-323568/200236

XRPX Acc No: N02-253904

Advertising device using non-billing service system, introduces Internet service provider to user, for specified timing and receives the information about service utilization expenses from

Internet service provider

Patent Assignee: UNIDEN CORP OF JAPAN (UNID-N) Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No Kind Date Applicat No Kind Date Week
JP 2002041951 A 20020208 JP 2000225556 A 20000726 200236 B

Priority Applications (No Type Date): JP 2000225556 A 20000726

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes

JP 2002041951 A 9 G06F-017/60

Abstract (Basic): JP 2002041951 A

NOVELTY - An introduction server of a non-billing service system, introduces an Internet service provider (ISP) (2) to user , for a specified timing for utilization of services. A management server receives the information about service utilization expenses of the user, from the ISP.

DETAILED DESCRIPTION  $\sim$  INDEPENDENT CLAIMS are also included for the following:

- (a) Advertising method;
- (b) Recorded medium storing advertising program

USE - Advertising device using non-billing service system for use by users of enterprise, university.

ADVANTAGE - The information about service utilization expenses of the user can be achieved reliably and easily for paying to the ISP efficiently.

DESCRIPTION OF DRAWING(S) - The figure shows a profile diagram of the non-billing service system. (Drawing includes non-English language text).

Internet service provider (2)

pp; 9 DwgNo 1/5

Title Terms: ADVERTISE; DEVICE; NON; BILL; SERVICE; SYSTEM; INTRODUCING; SERVICE; USER; SPECIFIED; TIME; RECEIVE; INFORMATION; SERVICE; UTILISE; EXPENSE; SERVICE

Derwent Class: T01; W05

International Patent Class (Main): G06F-017/60

International Patent Class (Additional): H04L-012/54; H04L-012/58

File Segment: EPI

### 14/5/47 (Item 30 from file: 350)

DIALOG(R) File 350: Derwent WPIX

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014436805 \*\*Image available\*\*
WPI Acc No: 2002-257508/200230

XRPX Acc No: NO2-199345

Method for providing group calls via Internet for charging users of tuition etc services by connecting customer to service provider through link and billing customer automatically based on time during which link to customer is maintained

Patent Assignee: KEEN.COM (KEEN-N) Inventor: FABER S; VAN DER LINDEN S

Number of Countries: 096 Number of Patents: 002

Patent Family:

Patent No Kind Date Applicat No Kind Date Week WO 200213110 A1 20020214 WO 2001US25103 A 20010809 200230 B AU 200183270 A 20020218 AU 200183270 A 20010809 200244

Priority Applications (No Type Date): US 2000635506 A 20000809 Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes WO 200213110 A1 E 69 G06F-017/60

Designated States (National): AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR IE IT KE LS LU MC MW MZ NL OA PT SD SE SL SZ TR TZ UG ZW

AU 200183270 A G06F-017/60 Based on patent WO 200213110

Abstract (Basic): WO 200213110 A1

NOVELTY - A request from a **customer** is received to communicate with a **service provider** (SP) by connecting the **customer** to the SP through a link while another **customer** is coupled to the SP. The customers are **automatically billed** based on the time during which the link to him/her is maintained.

DETAILED DESCRIPTION - INDEPENDENT CLAIMS are included for:

- (a) a system for connecting several customers to a service provider
- (b) a machine readable medium
- USE In electronic commerce using digital and analog networks for

conducting group call communication sessions between customers and a service provider. A speech may be broadcast on a certain channel at a specific time while all buyers who would like to listen to this speech can pay a fee and gain access to the channel for an amount of time. ADVANTAGE - Allows its effective use for tutoring or celebrity events by providing two-way communication in real time. A service provider can easily indicate to an audience whether the broadcast

service is on or off without requirement for rigidly schedule. DESCRIPTION OF DRAWING(S) - The drawing shows an embodiment of a process of participating in a group call from a customer point of view.

pp; 69 DwgNo 7a/13

Title Terms: METHOD; GROUP; CALL; CHARGE; USER; TUITION; SERVICE; CONNECT; CUSTOMER; SERVICE; THROUGH; LINK; BILL; CUSTOMER; AUTOMATIC; BASED; TIME;

LINK; CUSTOMER; MAINTAIN

Derwent Class: T01

International Patent Class (Main): G06F-017/60

File Segment: EPI

### 14/5/48 (Item 31 from file: 350)

DIALOG(R) File 350: Derwent WPIX

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\*\*Image available\*\* 014434714 WPI Acc No: 2002-255417/200230

XRPX Acc No: N02-197483

Fee-based on - line consultation method for teachers, computer professionals, involves facilitating automatic billing **of** client provider and automatic payment of business service

Patent Assignee: FAIR R W (FAIR-I); LAUTSCH J C (LAUT-I); RAMESH S (RAME-I) ; SMITH C B (SMIT-I); WEISMAN N E (WEIS-I); WORKS G S (WORK-I); CASTER D L (CAST-I); CHRISTOPHERSON J (CHRI-I); SARKELA J (SARK-I)

Inventor: FAIR R W; LAUTSCH J C; RAMESH S; SMITH C B; WEISMAN N E; WORKS G S; CASTER D L; CHRISTOPHERSON J; SARKELA J

Number of Countries: 095 Number of Patents: 003

Patent Family:

Patent No Kind Date Applicat No Kind Date Week US 20010056389 A1 20011227 US 2000192208 P 20000327 200230 B

US 2001820271 Α 20010327

WO 200257984 20020725 A1 WO 2001US10113 A 20010327 200258 EP 1277144 20030122 EP 2001920866 A1 Α 20010327 200308 WO 2001US10113 A 20010327

Priority Applications (No Type Date): US 2000192208 P 20000327; US 2001820271 A 20010327

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes

US 20010056389 A1 31 G06F-017/60 Provisional application US 2000192208

G06F-017/60 WO 200257984 A1 E

Designated States (National): AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR IE IT KE LS LU MC MW MZ NL OA PT SD SE SL SZ TR TZ UG ZW

EP 1277144 G06F-017/60 Based on patent WO 200257984 A1 E Designated States (Regional): AL AT BE CH CY DE DK ES FI FR GB GR IE IT LI LT LU LV MC MK NL PT RO SE SI TR

Abstract (Basic): US 20010056389 A1

NOVELTY - A business relationship is formed between premium chat system and business service providers. Communication is established between business service provider and clients through network. Negotiation between business service provider and clients is facilitated for time-based consulting fee. Automatic billing of client and automatic payment of business service provider for the consultation is then facilitated.

DETAILED DESCRIPTION - An INDEPENDENT CLAIM is also included for fee-based on-line consultation facilitating system.

USE - For providing services such as voice/audio/VOIP, multiparty audio conferencing, video, multiparty video conferencing, file transfer, language translation, currency conversion, co-browsing between business service providers or knowledge providers e.g. teachers, computer professionals, accountants, lawyers, real estate agents, etc., and clients, using devices such as desktop, palmtop, laptop computers, cellular telephones, pagers, wireless Internet access devices, Internet appliances and satellite network devices, kiosk's, portable medical monitoring and tracking devices and other network-enabled portable electronic devices.

ADVANTAGE - The entire conversation is directly transmitted between the client and the business service provider, without passing through the host systems, hence security is provided. Re-negotiation between business service provider and client is facilitated.

DESCRIPTION OF DRAWING(S) - The figure shows a flowchart for the business service provider sign-up process.

pp; 31 DwgNo 1/19

Title Terms: FEE; BASED; LINE; METHOD; TEACH; COMPUTER; FACILITATE;

AUTOMATIC; BILL; CLIENT; AUTOMATIC; PAY; BUSINESS; SERVICE

Derwent Class: T01; T05; W01

International Patent Class (Main): G06F-017/60

File Segment: EPI

# 14/5/49 (Item 32 from file: 350)

DIALOG(R) File 350: Derwent WPIX

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014419991 \*\*Image available\*\* WPI Acc No: 2002-240694/200229

XRPX Acc No: N02-185844

Monthly bill amount due minimizing method involves compiling database storing service plans and generating list of service bundles based on customer preferences

Patent Assignee: EXPENSEADVISOR INC (EXPE-N)

Inventor: BALASUBRAMANYAM R; CURRIE S; HATFIELD P; RENGANATHAN S; RIDDLE R
A; SRINIVASAN L

Number of Countries: 093 Number of Patents: 002

Patent Family:

Patent No Kind Date Applicat No Kind Date Week WO 200191020 Al 20011129 WO 2001US17157 A 20010525 200229 B AU 200174986 A 20011203 AU 200174986 A 20010525 200229

Priority Applications (No Type Date): US 2000579003 A 20000525 Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes WO 200191020 A1 E 100 G06F-017/60

Designated States (National): AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT

RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR IE IT KE LS LU MC MW MZ NL OA PT SD SE SL SZ TR TZ UG ZW AU 200174986 A G06F-017/60 Based on patent WO 200191020

Abstract (Basic): WO 200191020 A1

NOVELTY - Usage information derived from customer's bills are gathered. Customer preference data including geographical limitations, utility provider limitation and anticipated usage patterns, are received. A database storing several service plans is compiled. A list of service bundles optimizing total amount of due for all bills , is generated based on customer preferences and is communicated to customer for evaluation.

DETAILED DESCRIPTION - INDEPENDENT CLAIMS are also included for the following:

- (a) Customer usages comparison method;
- (b) Potential cost calculation method;
- (c) Service plans ranking method;
- (d) Monthly bill amount due minimizing apparatus;
- (e) Customer usages comparing apparatus;
- (f) Potential cost calculating apparatus;
- (g) Bill information parsing method

USE - For minimizing the total amount due for bills for services such as water, electricity, telephone, mobile phone, pager, beepers, mortgages, loans, online trading, groceries, credit cards etc.

ADVANTAGE - Generates a list of optimal cost plans satisfying customer preferences.

DESCRIPTION OF DRAWING(S) - The figure shows a flowchart of bill amount due minimizing process.

pp; 100 DwgNo 1/15

Title Terms: MONTH; BILL; AMOUNT; MINIMISE; METHOD; COMPILE; DATABASE; STORAGE; SERVICE; PLAN; GENERATE; LIST; SERVICE; BUNDLE; BASED; CUSTOMER

Derwent Class: T01; T05

International Patent Class (Main): G06F-017/60

File Segment: EPI

### 14/5/50 (Item 33 from file: 350)

DIALOG(R) File 350: Derwent WPIX

(c) 2003 Thomson Derwent. All rts. reserv.

014416867

WPI Acc No: 2002-237570/200229

XRPX Acc No: N02-182839

Pay television service provision method involves issuing bill to subscribers at a billing time which depends on subscriber's rate of consumption of television services

Patent Assignee: NAGRAVISION SA (NAGR-N); OSEN K (OSEN-I); SASSELLI M (SASS-I)

Inventor: OSEN K; SASSELLI M

Number of Countries: 026 Number of Patents: 003

Patent Family:

Patent No Kind Date Applicat No Kind Date US 20010027558 A1 20011004 US 2000194193 20000403 Ρ 200229 B

US 2001817517 Α 20010326

FR 2807178 A1 20011005 FR 20013804 20010321 Α 200229 EP 1143727 A1 20011010 EP 2000810273 20000331 200229 Priority Applications (No Type Date): EP 2000810273 A 20000331

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes

US 20010027558 A1 5 H04N-007/16 Provisional application US 2000194193

FR 2807178 A1 G06F-017/60 EP 1143727 A1 E H04N-007/16

Designated States (Regional): AL AT BE CH CY DE DK ES FI FR GB GR IE IT LI LT LU LV MC MK NL PT RO SE SI

Abstract (Basic): US 20010027558 A1

NOVELTY - A credit limit is allocated to a **subscriber** upon initial subscription. An information is conveyed to a **service provider** by an **electronic** return channel at a time defined by a time criteria. A **bill** is issued to the subscriber at a billing time which depends on the subscriber's rate of consumption of television (TV) services.

USE - For providing pay television (TV) services for audiovisual events such as sports competition, science fiction movie, sitcom, cartoon and other shows, to subscribers.

ADVANTAGE - Since the billing time is varied depending on the consumption rate of the TV services, unnecessary high billing frequency for very low service consumption is avoided. Also, the marketing effect is improved by granting initial credit limit to subscriber upon his subscription.

pp; 5 DwgNo 0/0

Title Terms: PAY; TELEVISION; SERVICE; PROVISION; METHOD; ISSUE; BILL; SUBSCRIBER; BILL; TIME; DEPEND; SUBSCRIBER; RATE; CONSUME; TELEVISION; SERVICE

Derwent Class: T05; W02

International Patent Class (Main): G06F-017/60; H04N-007/16

File Segment: EPI

# 14/5/51 (Item 34 from file: 350)

DIALOG(R) File 350: Derwent WPIX

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014416727 \*\*Image available\*\*
WPI Acc No: 2002-237430/200229
Related WPI Acc No: 2001-656539

XRPX Acc No: N02-182699

Computer connection system for internet, has charge amount calculation unit which calculates charge amount for user based on calculated line connection fee

Patent Assignee: FREEBIT.COM KK (FREE-N); ISHIDA A (ISHI-I); KUSANO T (KUSA-I); SHIMIZU T (SHIM-I); TANAKA N (TANA-I)

Inventor: ISHIDA A; KUSANO T; SHIMIZU T; TANAKA N

Number of Countries: 002 Number of Patents: 003

Patent Family:

Patent No Kind Date Applicat No Kind Date US 20010025275 A1 20010927 US 2000735312 20001211 200229 B Α JP 2002033856 A 20020131 JP 2000289142 Α 20000922 200229 JP 2002033854 A 20020131 JP 2000288922 Α 20000922 200229

Priority Applications (No Type Date): JP 2000289142 A 20000922; JP 200082562 A 20000323; JP 2000140966 A 20000512; JP 2000182692 A 20000619; JP 2000288922 A 20000922

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes

US 20010025275 A1 30 H04K-001/00 JP 2002033856 A 15 H04M-015/16 JP 2002033854 A 13 H04M-015/00

Abstract (Basic): US 20010025275 A1

NOVELTY - A line connection fee calculation unit calculates a line connection fee for a line connection made by the user to an access point (AP) based on user signal source information, which is provided from a telephone company. A charge amount calculation unit calculates a charge amount for the user based on the calculated line connection fee.

DETAILED DESCRIPTION - INDEPENDENT CLAIMS are also included for the following:

- (a) Internet connection program product;
- (b) Network connection method;
- (c) Network connection management system

USE - For performing billing processing as well as providing users with network connection services using a collect call line.

ADVANTAGE - Since the charge amount for the user is calculated based on the line connection fee which is calculated according to user signal source information, flexible **billing** is charged to an **internet user** and eliminates an overvalued **internet** connection fee for **internet service provider**.

DESCRIPTION OF DRAWING(S) - The figure shows the schematic structural view of computer connection system.

pp; 30 DwgNo 1/23

Title Terms: COMPUTER; CONNECT; SYSTEM; CHARGE; AMOUNT; CALCULATE; UNIT; CALCULATE; CHARGE; AMOUNT; USER; BASED; CALCULATE; LINE; CONNECT; FEE Derwent Class: T01; T05; W01

International Patent Class (Main): H04K-001/00; H04M-015/00; H04M-015/16
International Patent Class (Additional): G01R-011/56; G01R-021/133;
 G06F-013/00; G06F-017/00; G06F-017/60; H04L-009/00; H04M-011/00;
 H04M-015/08

File Segment: EPI

### 14/5/52 (Item 35 from file: 350)

DIALOG(R) File 350: Derwent WPIX

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014413841 \*\*Image available\*\*
WPI Acc No: 2002-234544/200229

Method and system for calculating cost using bill collection card

Patent Assignee: KIM M H (KIMM-I)

Inventor: KIM M H

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No Kind Date Applicat No Kind Date Week KR 2001099355 A 20011109 KR 200158655 A 20010921 200229 B

Priority Applications (No Type Date): KR 200158655 A 20010921

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes

KR 2001099355 A 1 G06F-017/60

Abstract (Basic): KR 2001099355 A

NOVELTY - A method and a system are provided to calculate a commodity cost by using a purchaser's credit card and a **provider** 's bill collection card.

DETAILED DESCRIPTION - A terminal(10) is provided at an agency or shop which receives commodities from a **provider** . A **service** 

company(20) performs a **total** management of a **bill** collection card **service**. The **service** company(20) includes a server(21) for issuing a bill collection card and transmitting a dealing approval request and an approval result to a **provider**, a **provider** member store database(23) makes a **provider** 's member store number by credit card companies which is registered in a member store in a database form, and a **provider** bill collection card database for storing an issued bill collection card information. A plurality of issue/purchase companies(30) issue a credit card.

pp; 1 DwgNo 1/10

Title Terms: METHOD; SYSTEM; CALCULATE; COST; BILL; COLLECT; CARD

Derwent Class: T01

International Patent Class (Main): G06F-017/60

File Segment: EPI

### 14/5/53 (Item 36 from file: 350)

DIALOG(R) File 350: Derwent WPIX

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014384951 \*\*Image available\*\*
WPI Acc No: 2002-205654/200226

XRPX Acc No: N02-156623

## Message processing system for a bill payment and presentation system over a communication network uses a mainframe and switching system to coordinate routing of messages

Patent Assignee: MASTERCARD INT INC (MAST-N)

Inventor: CONFORTI C; HOLTON M T; KINNUNEN C A; LEATHRUM P J; LOCK B D;

MILA P J; STARK J M; TRENDE R G

Number of Countries: 096 Number of Patents: 004

Patent Family:

Patent No Kind Date Applicat No Kind Date WO 200173584 A2 20011004 WO 2001US10075 A 20010329 200226 B AU 200149588 20011008 AU 200149588 20010329 Α Α 200226 US 20020049671 A1 20020425 US 2000192828 Ρ 20000329 200233

US 2000211813 P 20000614 US 2001821263 A 20010329

EP 1301878 A2 20030416 EP 2001922829 A 20010329 200328 WO 2001US10075 A 20010329

Priority Applications (No Type Date): US 2000211813 P 20000614; US 2000192828 P 20000329; US 2001821263 A 20010329

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes

WO 200173584 A2 E 20 G06F-017/00

Designated States (National): AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW

Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR IE IT KE LS LU MC MW MZ NL OA PT SD SE SL SZ TR TZ UG ZW

AU 200149588 A G06F-017/00 Based on patent WO 200173584

US 20020049671 A1 G06F-017/60 Provisional application US 2000192828

Provisional application US 2000211813

EP 1301878 A2 E G06F-017/60 Based on patent WO 200173584
Designated States (Regional): AL AT BE CH CY DE DK ES FI FR GB GR IE IT
LI LT LU LV MC MK NL PT RO SE SI TR

Abstract (Basic): WO 200173584 A2

NOVELTY - Remote bill payment and presentation system (RPPS) has a switching system to allow participants to use industry standard open finance exchange servers and clients to communicate with providers (CSP) and bill service service (BSP) over an existing financial company network and Internet .

DETAILED DESCRIPTION - The RPPS parses a received message and performs standard validations, captures routing information and pertinent log data, re-bundles the message and delivers it to the intended recipient.

AN INDEPENDENT CLAIM is included for a method of electronically routing billing information over a communication network.

USE - Processing messages in a bill payment and presentation system.

DESCRIPTION OF DRAWING(S) - The drawing shows relationships between bill and customer service providers

Remote bill payment and presentation system (RPPS) Customer and bill service providers (CSP, BSP)

pp; 20 DwgNo 2/5

Title Terms: MESSAGE; PROCESS; SYSTEM; BILL; PAY; PRESENT; SYSTEM; COMMUNICATE; NETWORK; MAINFRAME; SWITCH; SYSTEM; COORDINATE; ROUTE; MESSAGE

Derwent Class: T01; T05; W01

International Patent Class (Main): G06F-017/00; G06F-017/60

File Segment: EPI

#### 14/5/54 (Item 37 from file: 350)

DIALOG(R) File 350: Derwent WPIX

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014376137 \*\*Image available\*\* WPI Acc No: 2002-196840/200226

XRPX Acc No: NO2-149429

Method for making appointments over the Internet in which a client connects to an Internet server to make an appointment which is then automatically updated in a database that can also be viewed by the service provider

Patent Assignee: MENZEL C (MENZ-I)

Inventor: MENZEL C

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No Date Applicat No Kind Date Week Kind DE 10029354 A1 20011220 DE 1029354 Α 20000615 200226 B

Priority Applications (No Type Date): DE 1029354 A 20000615

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes

DE 10029354 A1 13 G07C-001/10

Abstract (Basic): DE 10029354 A1

NOVELTY - Method in which a client makes an appointment over the Internet using a browser to access an Internet server. The appointment is made by the client selecting from the available time slots with the choice immediately transferred to the server from the browser, where it is stored in the server in one or more databases. The client receives an e-mail confirmation of his appointment.

DETAILED DESCRIPTION - An INDEPENDENT CLAIM is made for a computer system based on client server network architecture,
preferably an Internet architecture, in which a client may make an appointment at a service provider .

USE - Internet based system in which a customer, client or patient can make his or her own appointment from the available times at a doctor's, dentist's, hairdresser, lawyer, garage, etc.

ADVANTAGE - A user can easily see which times are available and make a corresponding choice of appointment time. The service provider has his appointments automatically updated without any chance of an appointment not being recorded.

DESCRIPTION OF DRAWING(S) - (Drawing includes non-English language text). Figure shows a schematic view of the invention showing client and service provider computers connecting to an Internet server that contains an appointment database and appropriate web pages for client and service provider.

pp; 13 DwgNo 1/6

Title Terms: METHOD; CLIENT; CONNECT; SERVE; APPOINT; AUTOMATIC; UPDATE;

DATABASE; CAN; VIEW; SERVICE

Derwent Class: T01

International Patent Class (Main): G07C-001/10

International Patent Class (Additional): G06F-017/30; G06F-017/60

File Segment: EPI

### 14/5/55 (Item 38 from file: 350)

DIALOG(R) File 350: Derwent WPIX

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014375335 \*\*Image available\*\*
WPI Acc No: 2002-196038/200225

XRPX Acc No: N02-148893

Internet based advertising system for placing an advertisement on the monitor of an Internet subscriber, uses an application set logic housed on a server to deliver a modified window adapted to pop up containing an advertisement

Patent Assignee: KANTER A S (KANT-I)

Inventor: KANTER A S

Number of Countries: 096 Number of Patents: 004

Patent Family:

Kind Applicat No Date Patent No Date Kind Week A1 20020207 WO 2001US23175 A 200225 20010721 WO 200211021 US 20020032608 A1 20020314 US 2000222404 Р 20000802 200225 20010720 US 2001909643 Α

AU 200177969 A 20020213 AU 200177969 A 20010721 200238 EP 1314116 A1 20030528 EP 2001955919 A 20010721 200336 WO 2001US23175 A 20010721

Priority Applications (No Type Date): US 2001909643 A 20010720; US 2000222404 P 20000802

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes

WO 200211021 A1 E 21 G06F-017/60

Designated States (National): AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR IE IT KE LS LU MC MW MZ NL OA PT SD SE SL SZ TR TZ UG ZW

US 20020032608 A1 G06F-017/60 Provisional application US 2000222404

AU 200177969 A G06F-017/60 Based on patent WO 200211021
EP 1314116 A1 E G06F-017/60 Based on patent WO 200211021
Designated States (Regional): AL AT BE CH CY DE DK ES FI FR GB GR IE IT
LI LT LU LV MC MK NL PT RO SE SI TR

Abstract (Basic): WO 200211021 A1 NOVELTY - When a subscriber accesses the Internet through an Internet Service Provider (22), application logic set (12) stored on server (10) delivers a non-dismissible and temporary browser window (18) to display an advertisement (16) for a predetermined time. An additional user database (26) can be used to store user information and for computing and storing the user's advertisement viewing history. DETAILED DESCRIPTION - An INDEPENDENT CLAIM is also included for a method for advertising to a user of an Internet Service Provider . USE - For placing an advertisement on the monitor of an Internet subscriber, regardless of whether or not a browser window is open. ADVANTAGE - By providing an advertisement on a non-dismissible and temporary window the system provides a marketing medium that delivers advertisements in a manner which does not detract from the viewer's system use, program use or Internet content, and which is much more receptive to the highly desirable viewer demographic, thus benefiting the Internet Service Provider, the advertiser and the advertisement viewer. The system allows medium and large-scale advertisers to place a message before a large, demographically qualified audience. The registered user database provides information on a user's advertisement viewing history which enables accurate tracking of ad impressions by viewer and allows compensation to be paid to viewer that have registered. DESCRIPTION OF DRAWING(S) - The figure is a schematic representation of the various elements of a direct Internet advertising Server ((12) Application logic set ((16) Advertisement ((18) Temporary browser window ((22) Internet Service Provider ((26) User database. (10) pp; 21 DwgNo 1/4 Title Terms: BASED; ADVERTISE; SYSTEM; PLACE; ADVERTISE; MONITOR; SUBSCRIBER; APPLY; SET; LOGIC; HOUSE; SERVE; DELIVER; MODIFIED; WINDOW; ADAPT; POP; UP; CONTAIN; ADVERTISE Derwent Class: T01 International Patent Class (Main): G06F-017/60 File Segment: EPI 14/5/56 (Item 39 from file: 350) DIALOG(R) File 350: Derwent WPIX (c) 2003 Thomson Derwent. All rts. reserv. 014367324 \*\*Image available\*\* WPI Acc No: 2002-188026/200224 XRPX Acc No: N02-142585 Free Internet connection providing method for Internet radio system user, involves transmitting advertisements from advertisers for monetary compensation by Internet service provider, to user Patent Assignee: EMERSON H E (EMER-I); GEODE ELECTRONICS LLC (GEOD-N); GERALD L M (GERA-I); GRYWALSKI W A (GRYW-I) Inventor: EMERSON H E; GERALD L M; GRYWALSKI W A Number of Countries: 087 Number of Patents: 003 Patent Family: Kind Date Patent No Applicat No Kind Date Week

Patent No Kind Date Applicat No Kind Date Week
WO 200150368 A1 20010712 WO 2000US16345 A 20000614 200224 B
AU 200056114 A 20010716 AU 200056114 A 20000614 200224
EP 1247220 A1 20021009 EP 2000941407 A 20000614 200267
WO 2000US16345 A 20000614

Priority Applications (No Type Date): US 2000477958 A 20000105 Patent Details: Patent No Kind Lan Pq Main IPC Filing Notes WO 200150368 A1 E 37 G06F-017/60 Designated States (National): AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA UG US UZ VN YU ZW Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR IE IT KE LS LU MC MW MZ NL OA PT SD SE SL SZ TZ UG ZW AU 200056114 A G06F-017/60 Based on patent WO 200150368 EP 1247220 G06F-017/60 Based on patent WO 200150368 A1 E Designated States (Regional): AL AT BE CH CY DE DK ES FI FR GB GR IE IT LI LT LU LV MC MK NL PT RO SE SI Abstract (Basic): WO 200150368 A1 Internet service provider (13) and an user (18). The Internet service provider receives audible/visual advertisements (24) from advertisers (22) for monetary compensation (26) and transmits the advertisements to the user. DETAILED DESCRIPTION - An INDEPENDENT CLAIM is also included for revenue generating method by substituting replacement radio commercials in place of broadcast radio commercials. USE - For providing free Internet connection to user of Internet radio system e.g. Surfer radio. ADVANTAGE - Enables Internet hosting device to generate additional revenues and to target advertisements to its customers. Thus customers are provided with increased opportunity to receive information concerning services or products more suitable to their needs. DESCRIPTION OF DRAWING(S) - The figure shows the block diagram explaining the free Internet connection providing method for Internet radio system user. Internet service provider (13) User (18) Advertisers (22) Audible/visual advertisements (24) Monetary compensation (26) pp; 37 DwgNo 1/4 Title Terms: FREE; CONNECT; METHOD; RADIO; SYSTEM; USER; TRANSMIT; ADVERTISE; MONEY; COMPENSATE; SERVICE; USER Derwent Class: T01; W01; W02; W04 International Patent Class (Main): G06F-017/60 International Patent Class (Additional): H04H-001/02; H04H-007/00 File Segment: EPI (Item 40 from file: 350) 14/5/57 DIALOG(R) File 350: Derwent WPIX (c) 2003 Thomson Derwent. All rts. reserv. \*\*Image available\*\* 014355474 WPI Acc No: 2002-176175/200223 XRPX Acc No: N02-133757 Fee payment system for online shopping in internet , receives consumer ID and service provider information from gateway and center servers, based on which billing information is registered in management servers Patent Assignee: MITSUBISHI ELECTRIC CORP (MITO ) Number of Countries: 001 Number of Patents: 001

Patent Family: Patent No Kind Date Applicat No Kind Date Week 20020118 JP 2000197810 A JP 2002015235 A 20000630 200223 B Priority Applications (No Type Date): JP 2000197810 A 20000630 Patent Details: Patent No Kind Lan Pg Main IPC Filing Notes JP 2002015235 A 17 G06F-017/60 Abstract (Basic): JP 2002015235 A NOVELTY - The gateway server is connected to a center server (21) through a network , to receive consumer identification (ID) data. The consumer and service provider information provided by the center server through a management server (1), is collected in a database (22). The billing information is registered with respect to consumer ID and service provider, and is stored in the server (1). DETAILED DESCRIPTION - An INDEPENDENT CLAIM is also included for fee payment method. USE - For settlement of fees related to various services and online shopping using internet. ADVANTAGE - Realizes safe payment due to effective management of secret information. DESCRIPTION OF DRAWING(S) - The figure shows the fee payment system. (Drawing includes non-English language text). Servers (1,21)Database (22) pp; 17 DwgNo 1/12 Title Terms: FEE; PAY; SYSTEM; SHOPPING; RECEIVE; CONSUME; ID; SERVICE; INFORMATION; GATEWAY; SERVE; BASED; BILL; INFORMATION; REGISTER; MANAGEMENT; SERVE Derwent Class: T01 International Patent Class (Main): G06F-017/60 International Patent Class (Additional): G06F-015/00 File Segment: EPI 14/5/58 (Item 41 from file: 350) DIALOG(R) File 350: Derwent WPIX (c) 2003 Thomson Derwent. All rts. reserv. \*\*Image available\*\* 014345202 WPI Acc No: 2002-165905/200222 XRPX Acc No: NO2-126676 Method for provision of Internet sessions between a subscriber computer and an Internet service provider where checking is undertaken to see if advertising is displayed in low cost advertising financed subscription Patent Assignee: GIGABELL AG (GIGA-N) Inventor: ZAWREL R Number of Countries: 025 Number of Patents: 001 Patent Family: Date Patent No Kind Applicat No Kind Date Week EP 1170682 A1 20020109 EP 2000114250 Α 20000703 200222 B Priority Applications (No Type Date): EP 2000114250 A 20000703 Patent Details: Patent No Kind Lan Pg Main IPC Filing Notes A1 G 17 G06F-017/60 EP 1170682 Designated States (Regional): AL AT BE CH CY DE DK ES FI FR GB GR IE IT LI LT LU LV MC MK NL PT RO SE SI

Abstract (Basic): EP 1170682 A1

NOVELTY - Method has the following steps: setting up of a user session, transfer to and display of advertising data on the user computer (12), protected testing to see if the advertising data has been displayed, and ending of the user session if testing indicates that the advertising data has not been displayed on the user computer.

DETAILED DESCRIPTION - The invention also relates to a server device set up to determine if connected users display advertising when connecting and computer software for carrying out testing.

USE - Provision of low **cost**, advertising financed, **Internet** connections or sessions, by **Internet service providers**, to **subscribers**.

ADVANTAGE - The invention ensures that users have to see advertising in order to receive discounted subscription.

DESCRIPTION OF DRAWING(S) - (Drawing includes non-English language text.) Figure shows a flow diagram of a method for testing to see if end users view advertising correctly.

pp; 17 DwgNo 4/9

Title Terms: METHOD; PROVISION; SESSION; SUBSCRIBER; COMPUTER; SERVICE; CHECK; ADVERTISE; DISPLAY; LOW; COST; ADVERTISE; SUBSCRIBER

Derwent Class: T01

International Patent Class (Main): G06F-017/60

File Segment: EPI

## 14/5/59 (Item 42 from file: 350)

DIALOG(R) File 350: Derwent WPIX

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014334590 \*\*Image available\*\*
WPI Acc No: 2002-155293/200221

XRPX Acc No: N02-118087

Electronic bill payment method for e-commerce, involves executing money transfer order by debiting from customer account, after acknowledging electronic bill

Patent Assignee: INT BUSINESS MACHINES CORP (IBMC ); HANSMANN U (HANS-I);

HENN H (HENN-I); MERK L (MERK-I); STOBER T (STOB-I) Inventor: HANSMANN U; HENN H; MERK L; STOBER T

Number of Countries: 003 Number of Patents: 003

Patent Family:

Patent No Kind Date Applicat No Kind Date Week AU 200071757 A 20010705 AU 200071757 Α 20001122 200221 B US 20010016835 A1 20010823 US 2001752959 A 20010102 200221 CN 1302034 20010704 CN 2000135964 Α 20001219 200221 Α

Priority Applications (No Type Date): EP 99126170 A 19991230

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes

AU 200071757 A 14 G06F-017/60 US 20010016835 A1 G06F-017/60

CN 1302034 A G06F-017/60

Abstract (Basic): AU 200071757 A

NOVELTY - A connection is established between customer (12) and service provider (14), via voice of cellular phone channel. An electronic bill is issued by service provider to customer via service channel, in response to purchase order from customer on acknowledging the bill, customer transmits money transfer order to payment provider (16) who in turn executes the order by debiting from customer account. A payment receipt is forwarded to customer and

1

service provider .

DETAILED DESCRIPTION - An INDEPENDENT CLAIM is also included for a computer program product.

USE - For use in e-commerce.

ADVANTAGE - A secure payment method can be performed by cellular phone users without additional hardware infrastructure. Fast payment transaction is achieved, as **electronic bills**, money transfer orders and payment receipts are transmitted via **service** channel, when connection between **customer** and **service provider** is established via voice channel.

DESCRIPTION OF DRAWING(S) - The figure shows the telecommunication payment system.

Customer (12)

Service provider (14)

Payment provider (16)

pp; 14 DwgNo 1/2

Title Terms: ELECTRONIC; BILL; PAY; METHOD; EXECUTE; MONEY; TRANSFER; ORDER; CUSTOMER; ACCOUNT; AFTER; ACKNOWLEDGE; ELECTRONIC; BILL

Derwent Class: T01; T05; W01

International Patent Class (Main): G06F-017/60

International Patent Class (Additional): G06F-019/00; H04Q-007/20

File Segment: EPI

### 14/5/60 (Item 43 from file: 350)

DIALOG(R) File 350: Derwent WPIX

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014316880

WPI Acc No: 2002-137582/200218

Service method for linking internet user with real commerce using cyber money

Patent Assignee: SEJONG SATELLITE BROADCASTING CO LTD (SEJO-N)

Inventor: KO I C

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No Kind Date Applicat No Kind Date Week KR 2001084517 A 20010906 KR 20009613 A 20000226 200218 B

Priority Applications (No Type Date): KR 20009613 A 20000226

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes

KR 2001084517 A G06F-017/60

Abstract (Basic): KR 2001084517 A

NOVELTY - A **service** method for linking an Internet user with a commerce using cyber money is provided to enable an Internet user to use cyber money by enabling the user to pay fixed amount of money among the total amount to be paid to a **service provider** with cyber money.

DETAILED DESCRIPTION - An Internet businessman provides all sorts of games and chatting which require lots of Internet users. All sorts of service providers need public relations through the Internet and lots of customers. A general user connects to a site provided from the Internet businessman and obtains cyber money. In addition, the general user uses services in member stores of the service providers. The general user pays fixed amount of money among the total cost for the services in the member stores of the service providers with cyber money.

Dwg.0/0

Title Terms: SERVICE; METHOD; LINK; USER; REAL; MONEY

Derwent Class: T01

International Patent Class (Main): G06F-017/60

File Segment: EPI

### 14/5/61 (Item 44 from file: 350)

DIALOG(R) File 350: Derwent WPIX

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014205380 \*\*Image available\*\*
WPI Acc No: 2002-026077/200203

XRPX Acc No: N02-020108

Insurance services system for claims processing over the Internet using a data center to communicating with customers , an insurance company and associated providers to pass claims information

Patent Assignee: AUTOCARE ALLIANCE INC (AUTO-N); FREEDMAN J (FREE-I); VEITZER P (VEIT-I)

Inventor: FREEDMAN J; VEITZER P

Number of Countries: 095 Number of Patents: 003

Patent Family:

Patent No Kind Date Applicat No Kind Date Week WO 200180128 A2 20011025 WO 2001US12021 A 20010413 200203 Ρ US 20020002475 A1 20020103 US 2000196928 20000413 200207 US 2001833074 Α 20010412

AU 200151589 A 20011030 AU 200151589 A 20010413 200219

Priority Applications (No Type Date): US 2001833074 A 20010412; US 2000196928 P 20000413

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes

WO 200180128 A2 E 82 G06F-017/60

Designated States (National): AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR IE IT KE LS LU MC MW MZ NL OA PT SD SE SL SZ TR TZ UG ZW US 20020002475 A1 G06F-017/60 Provisional application US 2000196928

AU 200151589 A G06F-017/60 Based on patent WO 200180128

Abstract (Basic): WO 200180128 A2

NOVELTY - **Customers** and insurance providers are connected over the **Internet** together with associated **providers**, e.g. in the case of car insurance, vehicle **repairers**. A software program is provided to manage insurance accounts, **claims**, underwriting, marketing and associated functions.

 ${\tt DETAILED}$  <code>DESCRIPTION</code> - <code>An INDEPENDENT CLAIM</code> is included for a method of insurance claims management.

USE - Insurance accounts management and claims processing.

ADVANTAGE - Comprehensive system for managing insurance accounts.

Helps to speed up claims processing and reduce fraud.

DESCRIPTION OF DRAWING(S) - The drawing shows a flow diagram of the insurance process.

pp; 82 DwgNo 1/3

Title Terms: INSURANCE; SERVICE; SYSTEM; CLAIM; PROCESS; DATA; COMMUNICATE; CUSTOMER; INSURANCE; COMPANY; ASSOCIATE; PASS; CLAIM; INFORMATION

Derwent Class: T01

International Patent Class (Main): G06F-017/60

File Segment: EPI

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(Item 45 from file: 350)
 14/5/62
DIALOG(R) File 350: Derwent WPIX
(c) 2003 Thomson Derwent. All rts. reserv.
             **Image available**
014148574
WPI Acc No: 2001-632793/200173
XRPX Acc No: N01-472636
  Agency-based electric power dealing method for large scale factory,
  involves evaluating consignment cost in broker terminal and
  transmitting it to service consumer terminal along with provider
  data through network
Patent Assignee: ITO TADASHI SHOJI KK (ITOT-N)
Number of Countries: 001 Number of Patents: 001
Patent Family:
             Kind
                    Date
                             Applicat No
                                           Kind
                                                  Date
                                                           Week
Patent No
JP 2001243358 A 20010907 JP 200054407
                                            Α
                                                20000225 200173 B
Priority Applications (No Type Date): JP 200054407 A 20000225
Patent Details:
Patent No Kind Lan Pg
                       Main IPC
                                    Filing Notes
JP 2001243358 A 14 G06F-017/60
Abstract (Basic): JP 2001243358 A
        NOVELTY - A broker terminal (10) has a processor (12) which
    receives sale information from service
                                            provider terminal (30) and
    demand data from consumer terminal (20) through a network (1). The
   processor computes the consignment cost from the received data and
    transmits consignment cost and provider data to the service
    consumer terminal.
        USE - For dealing power management between provider and consumer in
    extra-high-voltage consumer such as large scale factory, departmental
    store, hotels, hospital, business establishment.
        ADVANTAGE - Flexibility and compatibility in power management are
    realized, which maximizes utilization of electric energy effectively.
        DESCRIPTION OF DRAWING(S) - The figure shows the agency-based power
    dealing system. (Drawing includes non-English language text).
        Network (1)
        Broker terminal (10)
       Processor (12)
       Consumer terminal (20)
       Service provider terminal (30)
       pp; 14 DwgNo 2/11
Title Terms: AGENT; BASED; ELECTRIC; POWER; DEAL; METHOD; SCALE; FACTORY;
  EVALUATE; CONSIGNMENT; COST; TERMINAL; TRANSMIT; SERVICE; CONSUME;
  TERMINAL; DATA; THROUGH; NETWORK
Derwent Class: T01
International Patent Class (Main): G06F-017/60
File Segment: EPI
14/5/63
             (Item 46 from file: 350)
DIALOG(R) File 350: Derwent WPIX
(c) 2003 Thomson Derwent. All rts. reserv.
014148532
            **Image available**
WPI Acc No: 2001-632751/200173
XRPX Acc No: N01-472594
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Accounts settlement system for business trip of enterprise, indicates

# remaining payment amount as loan data to user computer, when credit card usage amount exceeds trip cost data

Patent Assignee: JCB KK (JCBJ-N); MATSUSHITA DENKI SANGYO KK (MATU ); TOYO JOHO SYSTEM KK (TOJO-N)

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No Kind Date Applicat No Kind Date Week
JP 2001243290 A 20010907 JP 200053344 A 20000229 200173 B

Priority Applications (No Type Date): JP 200053344 A 20000229

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes

JP 2001243290 A 19 G06F-017/60

Abstract (Basic): JP 2001243290 A

NOVELTY - A **service provider** computer (60) computes cost detailed data for business trip of an enterprise. A credit firm computer (65) connected to the computer (60), compares **cost** -detailed data and **total** credit card usage amount for each employee. When usage amount of an employee exceeds the cost data, the computer (65) indicates the remaining payment amount as loan data to user computer (69).

 $\ensuremath{\mathsf{USE}}$  - For settling accounts of employees for business trip of an enterprise.

 $\ensuremath{\mathsf{ADVANTAGE}}$  - Accounts settlement is performed reliably even if the credit card cannot be used.

DESCRIPTION OF DRAWING(S) - The figure shows the schematic diagram of account settlement system. (Drawing includes non-English language text).

### Service provider computer (60)

Computer (65)

User computer (69)

pp; 19 DwgNo 5/15

Title Terms: ACCOUNT; SETTLE; SYSTEM; BUSINESS; TRIP; INDICATE; REMAINING; PAY; AMOUNT; LOAN; DATA; USER; COMPUTER; CREDIT; CARD; AMOUNT; TRIP; COST; DATA

Derwent Class: T01

International Patent Class (Main): G06F-017/60
International Patent Class (Additional): G06F-019/00

File Segment: EPI

## 14/5/64 (Item 47 from file: 350)

DIALOG(R) File 350: Derwent WPIX

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014114240 \*\*Image available\*\*
WPI Acc No: 2001-598452/200168

XRPX Acc No: N01-446322,

Information access network system for electronic commerce, encrypts messages with different crypto keys and controls information access by the user based on decrypted messages

Patent Assignee: CHECKFREE SERVICES CORP (CHEC-N); CHECKFREE CORP (CHEC-N)

Inventor: CHRISTIANSON A; GANESAN R; HOBDAY K; LEWIS M

Number of Countries: 031 Number of Patents: 006

Patent Family:

Patent No Kind Date Applicat No Kind Date Week A2 20010627 EP 2000127893 20001220 EP 1111559 200168 B A AU 200072401 Α 20010628 AU 200072401 20001220 200168 Α CA 2329492 A1 20010623 CA 2329492 Α 20001222 200168

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ZA 200007489 A
                   20010725 ZA 20007489
                                                 20001214
                                                           200168
JP 2001257671 A
                   20010921 JP 2000393349 A
                                                 20001225
NZ 508911
             Α
                   20020426 NZ 508911
                                            Α
                                                 20001215
                                                           200236
Priority Applications (No Type Date): US 99471490 A 19991223
Patent Details:
Patent No Kind Lan Pg
                         Main IPC
                                     Filing Notes
EP 1111559
             A2 E 24 G07F-019/00
   Designated States (Regional): AL AT BE CH CY DE DK ES FI FR GB GR IE IT
   LI LT LU LV MC MK NL PT RO SE SI TR
AU 200072401 A
                      H04L-009/28
CA 2329492
             A1 E
                      H04L-009/14
ZA 200007489 A
                   53 G06F-000/00
                    27 H04L-009/14
JP 2001257671 A
                       H04L-009/00
NZ 508911
            Α
Abstract (Basic): EP 1111559 A2
        NOVELTY - Messages encrypted with different crypto keys by network
    stations representing billers (110A-110C) and access portal (115), are
    combined and transmitted over the network. The combined messages are
    received and then transmitted by network device (105A) representing
    user. Access of information stored in the network by the user is
    controlled, based on component messages received and decrypted by the
    biller.
        DETAILED DESCRIPTION - INDEPENDENT CLAIMS are also included for the
    following:
        (a) Electronic message creating method;
        (b) Electronic message;
        (c) Extended network universal resource locator
        USE - For electronic commerce.
        ADVANTAGE - Protects integrity of universal resource locators which
    are used to access private information over the network. Allows request
    recipient to authenticate the requesting party and provides enhanced
    immutability.
        DESCRIPTION OF DRAWING(S) - The figure shows message flowing
    between user, access portal, service provider and biller to
    request and present bill summary information through network .
       Network device (105A)
       Billers (110A-110C)
       Access portal (115)
       pp; 24 DwgNo 6/11
Title Terms: INFORMATION; ACCESS; NETWORK; SYSTEM; ELECTRONIC; MESSAGE; KEY
  ; CONTROL; INFORMATION; ACCESS; USER; BASED; MESSAGE
Derwent Class: T01; T05
International Patent Class (Main): G06F-000/00; G07F-019/00; H04L-009/00;
  H04L-009/14; H04L-009/28
International Patent Class (Additional): G06F-017/60; G09C-001/00;
  H04L-009/30; H04L-009/32; H04L-012/54; H04L-029/06
File Segment: EPI
14/5/65
             (Item 48 from file: 350)
DIALOG(R) File 350: Derwent WPIX
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014081702
            **Image available**
WPI Acc No: 2001-565916/200164
XRPX Acc No: N01-421414
 Automated bill payment system for paying bills by using web processing to
  interconnect clients, billers and financial institutions
Patent Assignee: CTI COMTEL INC (CTIC-N)
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Inventor: SENEZ R Number of Countries: 001 Number of Patents: 001 Patent Family: Patent No Kind Date Applicat No Kind CA 2300023 A1 20010825 CA 2300023 A 20000225 200164 B Priority Applications (No Type Date): CA 2300023 A 20000225 Patent Details: Patent No Kind Lan Pg Filing Notes Main IPC CA 2300023 A1 E 26 G07F-019/00 Abstract (Basic): CA 2300023 A1 NOVELTY - Automated bill payment system uses a primary processing server (12) which interconnects billers (14), clients (18) and financial institutions (16) and handles requests for billing crediting/debiting and requesting prior confirmation from the client. The processing server also has an integral database for customer and billing information. DETAILED DESCRIPTION - Biller servers have an associated home page with a client computer to access through their local Internet service provider . At the home page of the biller , the client has access to his billing information by an alphanumeric code. The code and the details of the client are matched with the database prior to making a transaction through a financial institution. An INDEPENDENT CLAIM has also been included for a method of viewing and paying bills over a network. USE - Computerized bill payment system for use in a wire or wireless network using the world wide web. ADVANTAGE - A fully automated bill payment system that requires no paper work for bill processing. It gives the billers the opportunity to use the system as a marketing tool. Instead of the client logging onto the biller's web site, the bill can also be presented with an e-mail. Communication between the computers uses HTML form using Secure Socket Layer (SSL) 128-bit encryption. DESCRIPTION OF DRAWING(S) - The drawing shows a network diagram composed of the basic elements associated with an automated pay system. network (10) Clearing house (11) Processing server (12) Biller server (14) Financial institutions (16) Client computer (18) pp; 26 DwgNo 1/5/5 Title Terms: AUTOMATIC; BILL; PAY; SYSTEM; PAY; BILL; WEB; PROCESS; INTERCONNECT; CLIENT; FINANCIAL; INSTITUTION Derwent Class: T01; T05; W01 International Patent Class (Main): G07F-019/00 International Patent Class (Additional): G06F-017/60; H04L-012/16 File Segment: EPI 14/5/66 (Item 49 from file: 350) DIALOG(R) File 350: Derwent WPIX (c) 2003 Thomson Derwent. All rts. reserv. \*\*Image available\*\*

013997853 WPI Acc No: 2001-482068/200152 XRPX Acc No: N01-356776

Automated satellite network pricing method involves using quote document spreadsheet to calculate customer quote data from data received from

### input spreadsheet

Patent Assignee: ELECTRONIC DATA SYSTEMS CORP (ELDA-N)

Inventor: HALL E P

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No Kind Date Applicat No Kind Date Week US 6216117 B1 20010410 US 98157640 A 19980921 200152 B

Priority Applications (No Type Date): US 98157640 A 19980921

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes

US 6216117 B1 32 G06F-017/60

Abstract (Basic): US 6216117 B1

NOVELTY - Equipment unit data, hub **service** data, hub equipment data and space segment data are received in an input spreadsheet. **Total costs** per unit network is calculated using unit costing spreadsheet. Financial data is calculated from data retrieved from input spreadsheet using technical infrastructure spreadsheet. Customer quote data is calculated from input spreadsheet using quote document spreadsheet.

DETAILED DESCRIPTION - Sizing input data representing the quantity of communication traffic on a network is received into a traffic sizing spreadsheet which is used to calculate sizing output data for the network. Hub equipment data, space segment data received from the sizing output data, hub service data, equipment data are input into an input spreadsheet. Cost input data representing the cost for each of a number of units of equipment and service associated with the network is received into a unit costing spreadsheet. The unit costing spreadsheet is used to calculate the total costs per unit of the network. An INDEPENDENT CLAIM is also included for computer-implemented network pricing system.

USE - For sizing and pricing data for satellite network using computer programmed with electronic spreadsheet software.

ADVANTAGE - Provides workbook of interconnected spreadsheets for use by a network **provider**. The workbook simplifies and standardizes the design, costing and quote process for satellite networks. Specialized models, tables and algorithms are integrated into the workbook. For shared hub networks, consistent and fair treatment of each customer is guaranteed by the use of an embedded shared usage algorithm. For a particular customer, the workbook is run with different parameters, so that customer intelligently compare network on the basis of their cost. The workbook provides various documents that suited for various aspects of the design and pricing process.

DESCRIPTION OF DRAWING(S) - The figure shows the method of using the workbook.

pp; 32 DwgNo 2/2

Title Terms: AUTOMATIC; SATELLITE; NETWORK; PRICE; METHOD; DOCUMENT;

CALCULATE; CUSTOMER; DATA; DATA; RECEIVE; INPUT

Derwent Class: T01; W01; W02

International Patent Class (Main): G06F-017/60

File Segment: EPI

### 14/5/67 (Item 50 from file: 350)

DIALOG(R) File 350: Derwent WPIX

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013882833 \*\*Image available\*\*
WPI Acc No: 2001-367046/200138

XRPX Acc No: N01-267840

Network based human resources service portal apparatus for web-based professional service providers, manages and records transactions in external suppliers, recruiters, job and resume bulletin boards on web

Patent Assignee: SDC COMPUTER SERVICES INC (SDCC-N)

Inventor: BEECHAN J; CARLSON G; LIVELY D

Number of Countries: 087 Number of Patents: 004

Patent Family:

Patent No Date Applicat No Date Week Kind Kind WO 2000US17948 A WO 200103034 A1 20010111 20000629 200138 20010122 AU 200062020 AU 200062020 Α 20000629 200138 Α EP 1198772 20020424 EP 2000948541 20000629 200235 Α1 Α WO 2000US17948 A 20000629 JP 2003504733 W 20030204 WO 2000US17948 A 20000629 200320 JP 2001508750 Α 20000629

Priority Applications (No Type Date): US 99142205 P 19990702 Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes

WO 200103034 A1 E 36 G06F-017/60

Designated States (National): AE AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE DK DM EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW Designated States (Regional): AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE

AU 200062020 A G06F-017/60 Based on patent WO 200103034
EP 1198772 A1 E G06F-017/60 Based on patent WO 200103034
Designated States (Regional): AL AT BE CH CY DE DK ES FI FR GB GR IE IT
LI LT LU LV MC MK NL PT RO SE SI

JP 2003504733 W 32 G06F-017/60 Based on patent WO 200103034

# Abstract (Basic): WO 200103034 A1

NOVELTY - Recruitment and jobs component computer program unit (20) manages and records transactions in the organizations with staff suppliers (62), external recruiters (64), external sub-tier vendors, other job and resource bulletin boards on the web, other web based professional service providers (90) and candidates and general public clients (100).

DETAILED DESCRIPTION - Service portal apparatus connected across the world wide web consists of contractor and supplier component computer program unit (10) for managing and recording transaction among customer companies (30), contractor employees (40), payroll service providers (50), web -based profession service providers (90) and the transactions between customer companies (30) and recruitment, job application and resume management system. An INDEPENDENT CLAIM is also included for multipurpose between resources service management method.

USE - For payroll service providers, relocation service providers, project management service providers, performance measurement service providers, workforce forecasting service providers, succession planning service providers and compensation management service providers.

ADVANTAGE - Enables to perform the functions of staffing, employment contract management, project management integrally and enables to perform process sharing applications with competitive outsourced service provision, thereby service providing cost is reduced. Eliminates duplication of data, information passing delays, obstructive and obscure interfaces by providing common access with well known web standards, thus simplifies user interactions and brings human resources information management into single, shared, well managed environment.

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DESCRIPTION OF DRAWING(S) - The figure shows the general
    environment of service portal apparatus.
        Contractor and supplier component computer program unit (10)
        Recruitment and jobs component computer program unit (20)
        Customer companies (30)
        Contractor employees (40)
        Payroll and professional service providers (50,90)
        Staff suppliers (62)
        External recruiters (64)
        General public clients (100)
        pp; 36 DwgNo 1/11
Title Terms: NETWORK; BASED; HUMAN; RESOURCE; SERVICE; PORTAL; APPARATUS;
  WEB; BASED; PROFESSIONAL; SERVICE; MANAGE; RECORD; TRANSACTION; EXTERNAL;
  SUPPLY; JOB; RESUME; BOARD; WEB
Derwent Class: T01
International Patent Class (Main): G06F-017/60
File Segment: EPI
             (Item 51 from file: 350)
 14/5/68
DIALOG(R) File 350: Derwent WPIX
(c) 2003 Thomson Derwent. All rts. reserv.
013860582
             **Image available**
WPI Acc No: 2001-344794/200137
XRPX Acc No: N01-249707
  Transmission cost display method for Internet and on-line services
  evaluates protocol element preceding data transmission for determining
  data volume and transmission route
Patent Assignee: DETEMOBIL DEUT TELEKOM MOBILNET GMBH (DEBP )
Inventor: KELLER W
Number of Countries: 093 Number of Patents: 005
Patent Family:
Patent No
              Kind
                     Date
                             Applicat No
                                            Kind
                                                   Date
                                                 19990831
DE 19941461
              A1 20010308
                             DE 1041461
                                             Α
                                                            200137
AU 200079015
                   20010326
                             AU 200079015
                                             Α
                                                 20000830
                                                            200137
               Α
                   20010308
                             WO 2000DE2969
                                                 20000830
                                                            200137
WO 200117221
              Α2
                                             Α
                             EP 2000969216
                                                 20000830
                                                            200243
EP 1208670
               A2
                   20020529
                                             Α
                             WO 2000DE2969
                                             Α
                                                 20000830
                   20020814
                             WO 2000DE2969
                                                 20000830
                                                           200263
CZ 200200760
               A3
                                             Α
                             CZ 2002760
                                                 20000830
                                             Α
Priority Applications (No Type Date): DE 1041461 A 19990831
Patent Details:
Patent No Kind Lan Pg
                         Main IPC
                                     Filing Notes
DE 19941461
             A1
                     6 H04L-012/14
                                     Based on patent WO 200117221
AU 200079015 A
                       H04M-015/00
WO 200117221 A2 G
                      H04M-015/00
   Designated States (National): AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA
   CH CN CR CZ DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG
   KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD
   SE SG SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW
   Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR
   IE IT KE LS LU MC MW MZ NL OA PT SD SE SL SZ TZ UG ZW
EP 1208670
                       H04L-012/14
                                    Based on patent WO 200117221
              A2 G
   Designated States (Regional): AL AT BE CH CY DE DK ES FI FR GB GR IE IT
  LI LT LU LV MC MK NL PT RO SE SI
CZ 200200760 A3
                      H04M-015/00
                                     Based on patent WO 200117221
Abstract (Basic): DE 19941461 Al
       NOVELTY - The display method uses evaluation of a protocol element,
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Bode Akintola16-Jun-03

which is transmitted to the user (1) from the service and/or information provider (6) ahead of the data transmission, for determining the data volume and for identifying each of the transit nodes and/or communication networks (3,4,5) along the transmission path between the provider and the end user, so that the corresponding transmission cost can be calculated and displayed. USE - The method is used for providing a **user** with a preventive or actual display of the transmission costs for Internet and on services offered by a service and/or information provider . ADVANTAGE - The method allows the Internet user to determine the actual transmission cost of each Internet and on-line service. DESCRIPTION OF DRAWING(S) - The figure shows a schematic representation of a typical Internet connection. End user (1) Transit nodes and/or communication networks (3,4,5) Service and/or information provider (6) pp; 6 DwqNo 1/2 Title Terms: TRANSMISSION; COST; DISPLAY; METHOD; LINE; SERVICE; EVALUATE; PROTOCOL; ELEMENT; PRECEDE; DATA; TRANSMISSION; DETERMINE; DATA; VOLUME; TRANSMISSION; ROUTE Derwent Class: T01; T05; W01 International Patent Class (Main): H04L-012/14; H04M-015/00 International Patent Class (Additional): G06F-017/60; G07F-007/10 File Segment: EPI 14/5/69 (Item 52 from file: 350) DIALOG(R) File 350: Derwent WPIX (c) 2003 Thomson Derwent. All rts. reserv. 013843653 \*\*Image available\*\* WPI Acc No: 2001-327866/200134 XRPX Acc No: N01-235917 Business method for e.g. services, involves convincing entity of identified property and using existing web based connectivity and new network, so that users submit orders for different services online Patent Assignee: EPRODUCTIVITY.COM INC (EPRO-N) Inventor: SANDERS A M Number of Countries: 091 Number of Patents: 002 Patent Family: Applicat No Kind Date Patent No Kind Date Week WO 200115039 A1 20010301 WO 2000US22548 A 20000817 200134 B 20010319 AU 200067802 Α 20000817 AU 200067802 A Priority Applications (No Type Date): US 99150014 P 19990820 Patent Details: Patent No Kind Lan Pg Main IPC Filing Notes WO 200115039 A1 E 32 G06F-017/60 Designated States (National): AE AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE DK DM EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR IE IT KE LS LU MC MW MZ NL OA PT SD SE SL SZ TZ UG ZW Based on patent WO 200115039 AU 200067802 A G06F-017/60 Abstract (Basic): WO 200115039 A1

NOVELTY - Selling the value proposition of knowledge/business services in pooled manner to an entity in charge of identified property and convincing entity provide venue for service center using existing

web connectivity and new network so that user submit order to
service center online . Partnering with service providers to
provide services to users in cost effective manner.

DETAILED DESCRIPTION - A property housing large number of separate departments with appropriate population and infrastructure that justify setting-up of connected strategic outsourcing venue for services is identified. The value proposition of services is then sold of property for setting up service for pooling requirement of users and efficient fulfillment, processing and service delivery, using existing web based connectivity and new network so that users submit order for required services . Partnering with individual service provider for providing service in cost effective manner by pooling requirements of all users from multiple buildings so that experts from each service streams are engaged to ultimate responsibility for service delivery to users. Providing multiple services through flexible service combinations from service center and providing cost-management to users of multiple services in portfolio style and also providing outline billing, payment and transaction processing capability for multiple users, multiple services, multiple individual service providers simultaneously in real time and efficiently. INDEPENDENT CLAIMS are also included for the following:

- (a) Market niche identification methodology;
- (b) Web based processing system;
- (c) Service delivery and load balancing system

USE - E.g. e-services for technology-based service fulfillment, tracking and coordination for tenants/occupants of buildings.

ADVANTAGE - Since the requirement of tenant building occupants are pooled together and since individual service providers are efficiently linked, services of users are fulfilled based on knowledge service requirement of users. By identifying the correct property with cluster of sufficient potential end users, promotion of existing and new services are enabled.

DESCRIPTION OF DRAWING(S) - The figure shows the flowchart of business methodology.

pp; 32 DwgNo 1/10

Title Terms: BUSINESS; METHOD; SERVICE; ENTITY; IDENTIFY; PROPERTIES; EXIST; WEB; BASED; CONNECT; NEW; NETWORK; SO; USER; SUBMIT; ORDER; SERVICE

Derwent Class: T01

International Patent Class (Main): G06F-017/60

File Segment: EPI

### 14/5/70 (Item 53 from file: 350)

DIALOG(R) File 350: Derwent WPIX

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013815382 \*\*Image available\*\*
WPI Acc No: 2001-299594/200131
XRPX Acc No: N01-214903

Item purchasing method using anonymous source for payment in financial transaction system, involves allowing vendor to deduct amount less than or equal to amount in account, using account identification data

Patent Assignee: SPENDCASH.COM INC (SPEN-N)

Inventor: REDDY B I; RICHELSON E J

Number of Countries: 091 Number of Patents: 002

Patent Family:

Patent No Kind Date Applicat No Kind Date Week WO 200067178 A2 20001109 WO 2000US11854 A 20000503 200131 B AU 200046902 A 20001117 AU 200046902 A 20000503 200131

Priority Applications (No Type Date): US 99132385 P 19990504 Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes WO 200067178 A2 E 44 G06F-017/60

Designated States (National): AE AG AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR

IE IT KE LS LU MC MW NL OA PT SD SE SL SZ TZ UG ZW AU 200046902 A G06F-017/60

Based on patent WO 200067178

Abstract (Basic): WO 200067178 A2

NOVELTY - An account identification data is provided to on-line debit account having a predetermined amount of money. A vendor (14) is allowed to deduct an amount less than or equal to the amount in the account, using the identification data.

DETAILED DESCRIPTION - The account is issued by opening the account using the identification on broker server which does not contain any information associated with the user. A request including amount of funds to be included in the account is received from a user. The reception of funds are verified and the account identification data is provided to the user, when the funds have been received. INDEPENDENT CLAIMS are also included for the following:

- (a) item selling method;
- (b) anonymous account issuing method for user and consumer;
- (c) transaction processing method between consumer and vendor;
- (d) transaction processing system between consumer and vendor;
- (e) item purchasing system;
- (f) data processing system

USE - For anonymously purchasing goods or services on internet, in financial transaction system such as banks using on-line sending business models such as cybercash, digicash, E-cash, netbill, millicent, first virtual moldings, E-change and using credit cards and bank issued debit cards.

ADVANTAGE - Provides consumers the ability to spend on-line easily, safely, anonymously, in small or large increments with no personal attachment to internet service providers, billing, credit card or banking institutions. Creates opportunity for consumers to purchase goods or services over the internet anonymously, without need for special software, special hardware, credit cards, bank accounts, home telephone, e-mail address, personal bills or billing address. Enables large number of existing and potential Internet consumers without requiring any changes to their current PC set-up or changes to the way in which consumers customarily behave and conduct business transactions.

DESCRIPTION OF DRAWING(S) - The figure shows the block diagram of brokered anonymous internet payment system.

Vendor (14)

pp; 44 DwgNo 1A/12

Title Terms: ITEM; PURCHASE; METHOD; SOURCE; PAY; FINANCIAL; TRANSACTION; SYSTEM; ALLOW; VENDING; DEDUCT; AMOUNT; LESS; EQUAL; AMOUNT; ACCOUNT; ACCOUNT; IDENTIFY; DATA

Derwent Class: T01; T05

International Patent Class (Main): G06F-017/60

File Segment: EPI

### 14/5/71 (Item 54 from file: 350)

DIALOG(R) File 350: Derwent WPIX

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013815379 \*\*Image available\*\* WPI Acc No: 2001-299591/200131

XRPX Acc No: N01-214900

Electronic health care provider claims tracking and submission using Internet, by associating patient information with policy holder information, to allow health care provider to submit health care claims to computer

Patent Assignee: ZIRMED.COM (ZIRM-N) Inventor: FREEMAN J; SOSTARICH J

Number of Countries: 091 Number of Patents: 002

Patent Family:

Patent No Applicat No Kind Date Kind Date Week WO 200067173 A1 20001109 WO 2000US11429 A 20000428 200131 B AU 200044981 20001117 AU 200044981 Α Α 20000428

Priority Applications (No Type Date): US 99131869 P 19990430 Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes

WO 200067173 A1 E 44 G06F-017/60

Designated States (National): AE AG AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR IE IT KE LS LU MC MW NL OA PT SD SE SL SZ TZ UG ZW

AU 200044981 A G06F-017/60 Based on patent WO 200067173

Abstract (Basic): WO 200067173 Al

NOVELTY - The health care provider information received via open internet (16) from computer (12), is stored in computer system and utilized for defining a profile for provider. Policyholder information and patient information are received from provider. The patient information is associated with a responsible policyholder information, based on which provider submits health care claims for patients to computer system.

DETAILED DESCRIPTION - The health care provider information is received by allowing the provider to enter the information for several health care providers associated with profile, and by defining the capacity of each provider within the profile. The user profile is associated with a user identifier and password. The health care claims for each patient are electronically submitted to third party payment system responsible for payment of each claim.

USE - For tracking and submission of health care provider claims indicating information regarding patients, providers, insurance policy, facilities, referring and supervising physicians and payer information, through internet or other open computer network with standard internet web browser compatible software.

ADVANTAGE - Provides health care claims submission system to rely on open software architecture, and allows any entity or individual with internet browser to utilize the claims submission system. Avoids dedicated software tailored specifically towards health care claim submission on providers computer systems. The electronic submission increases the efficiency of service provided not only by provider but also by third party payers, and significantly reduces the turn around times between submission of claims and ultimate payment to the provider. Allows incorrectly entered claims to be corrected and resubmitted with relative ease.

DESCRIPTION OF DRAWING(S) - The figure shows the schematic overview of the data flow and connectivity of submission system and its

procedures.

Computer (12)

Internet (16)

pp; 44 DwgNo 1a/18

Title Terms: ELECTRONIC; HEALTH; CARE; CLAIM; TRACK; ASSOCIATE; PATIENT; INFORMATION; HOLD; INFORMATION; ALLOW; HEALTH; CARE; SUBMIT; HEALTH; CARE; CLAIM; COMPUTER

Derwent Class: T01

International Patent Class (Main): G06F-017/60

File Segment: EPI

# 14/5/72 (Item 55 from file: 350)

DIALOG(R) File 350: Derwent WPIX

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013796949 \*\*Image available\*\*
WPI Acc No: 2001-281161/200129
Related WPI Acc No: 2000-023654

XRPX Acc No: N01-200476

Computer based system for ordering a product over an Internet , uses a billing system comprising a plug-in component and a billing server component to automatically bill the consumer , via his/her telephone service provider

Patent Assignee: ECHARGE CORP (ECHA-N)

Inventor: BEGG I M; DOMINGUEZ R; FLEMING G A; HAGMAN D W; HEINRICHS D N;

HUANG J; HUTCHISON R B; LINKLETTER P C; MAYDANIUK M T G Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No Kind Date Applicat No Kind Date Week
US 20010001147 A1 20010510 US 9864797 A 19980422 200129 B
US 99299156 A 19990422

US 2001755657 A 20010105

Priority Applications (No Type Date): US 99299156 A 19990422; US 9864797 A 19980422; US 2001755657 A 20010105

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes
US 20010001147 Al 50 G06F-017/60 CIP of application US 9864797
Cont of application US 99299156

Abstract (Basic): US 20010001147 A1

NOVELTY - Using the plug-in, the consumers computer establishes an Internet connection to the billing server and transfers product ID. In response the billing server provides a transaction ID for the order and encrypted product and telephone number for establishing a point-to-point connection between the billing server and consumers computer. Internet connection is broken and point-to point connection is established to complete the transaction.

USE - For use in networked systems, particularly, to allow a consumer to order goods, services and content from one or more computers connected to the <code>Internet</code> and to <code>bill</code> the <code>consumer</code> via his/her telephone <code>service</code> <code>provider</code>.

ADVANTAGE - By allowing the consumer to be billed by his/her telephone service provider, the system can operate without the need for transfer of credit card data or other sensitive information over the Internet.

DESCRIPTION OF DRAWING(S) - The figure is a diagram illustrating the actions taken in parallel by the consumer's computer and the billing server to order and supply good and/or service.

pp; 50 DwgNo 13/22

Title Terms: COMPUTER; BASED; SYSTEM; ORDER; PRODUCT; BILL; SYSTEM; COMPRISE; PLUG; COMPONENT; BILL; SERVE; COMPONENT; AUTOMATIC; BILL;

CONSUME; TELEPHONE; SERVICE Derwent Class: T01; T05; W01

International Patent Class (Main): G06F-017/60

File Segment: EPI

### 14/5/73 (Item 56 from file: 350)

DIALOG(R) File 350: Derwent WPIX

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013733906 \*\*Image available\*\*
WPI Acc No: 2001-218136/200122

XRPX Acc No: N01-155523

Provision of electronic debit card compatible with existing network of credit cards involves dividing main account into sub-accounts one of which is provided with credit balance upon pre-payment from customer

Patent Assignee: NAMESAFE.COM INC (NAME-N); GRILL J (GRIL-I); KOPPEL A (KOPP-I); OYAKAWA J (OYAK-I)

Inventor: GRILL J; KOPPEL A; OYAKAWA J

Number of Countries: 093 Number of Patents: 003

Patent Family:

Patent No Kind Date Applicat No Kind Date Week WO 200103033 A1 20010111 WO 2000US17818 A 20000628 200122 B AU 200062012 A 20010122 AU 200062012 Α 20000628 200125 US 20020026418 A1 20020228 US 99346317 Α 19990702 200220

Priority Applications (No Type Date): US 99346317 A 19990702

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes

WO 200103033 A1 E 21 G06F-017/60

Designated States (National): AE AG AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR IE IT KE LS LU MC MW MZ NL OA PT SD SE SL SZ TZ UG ZW

Based on patent WO 200103033

AU 200062012 A G06F-017/60 US 20020026418 A1 G06F-017/60

Abstract (Basic): WO 200103033 A1

NOVELTY - A main account provided through a participating financial institution is divided into sub-accounts. One of the sub-accounts is provided with a credit balance upon receipt of a pre-payment from a customer, with the credit balance not exceeding the amount of pre-payment, to produce a pre-paid sub-account accessible by the customer and a designated third party by issuing an electronic debit card.

DETAILED DESCRIPTION - An INDEPENDENT CLAIM is also included for a system for providing an electronic debit card which is compatible with an existing network of credit cards.

USE - For providing anonymous, widely accepted electronic money for electronic commerce.

ADVANTAGE - Uses existing payment infrastructures rather than proprietary payment system or separate billing contract with each internet service provider. Provides a type of electronic cash for persons who do not have credit cards, which can be used anonymously, which can be used for small purchases particularly between individuals and whose susceptibility to fraud is limited to amount predetermined by user.

DESCRIPTION OF DRAWING(S) - The figure shows an overview of the interactions among four entities involved with the electronic debit card.

pp; 21 DwgNo 1/10

Title Terms: PROVISION; ELECTRONIC; DEBIT; CARD; COMPATIBLE; EXIST; NETWORK; CREDIT; CARD; DIVIDE; MAIN; ACCOUNT; SUB; ACCOUNT; ONE; CREDIT; BALANCE

; PRE; PAY; CUSTOMER Derwent Class: T01; T05

International Patent Class (Main): G06F-017/60

File Segment: EPI

### 14/5/74 (Item 57 from file: 350)

DIALOG(R) File 350: Derwent WPIX

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013674697 \*\*Image available\*\*
WPI Acc No: 2001-158909/200116

XRPX Acc No: N01-115813

Rewards providing method for on-line commercial transaction using internet, involves maintaining database of registered credit card numbers and electronic offers to provide reward automatically to customer

Patent Assignee: SHOPEXPERT.COM INC (SHOP-N)

Inventor: EGAN D M; EGAN T; HOM J T

Number of Countries: 092 Number of Patents: 002

Patent Family:

Patent No Kind Date Applicat No Kind Date Week WO 200062231 Al 20001019 WO 2000US9759 20000412 A 200116 B 20001114 AU 200043423 AU 200043423 A 20000412 Α 200116

Priority Applications (No Type Date): US 2000129010 A 20000412; US 99129010 P 19990413

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes

WO 200062231 A1 E 19 G06F-017/60

Designated States (National): AE AG AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR IE IT KE LS LU MC MW NL OA PT SD SE SL SZ TZ UG ZW

AU 200043423 A G06F-017/60 Based on patent WO 200062231

Abstract (Basic): WO 200062231 A1

NOVELTY - A database (66) has registered credit card numbers and electronic offers. When a customer clipped electronic offer by associating one or more of the registered card numbers with the offers, a reward is automatically provided to customer without further action by customer.

DETAILED DESCRIPTION - Offers promoting discounts for certain purchases is electronically published. When a customer uses a payment card which is a credit card to make a purchase to which electronic offer that the customer has virtually clipped applies, the customers credit card account is automatically credited. Points are added to the customers reward account automatically. The customer is provided with a gift certificate when the customer uses the credit card. The credit card numbers are registered using an interface. Credit card number are obtained from an internet service provider (44) having an interface for use by existing customers. Electronic confirmation of reward is provided to the customer. An INDEPENDENT CLAIM is also included for discount providing system.

USE - Used in on-line commercial transactions over internet enabling customers to purchase certain product from selected merchants.

ADVANTAGE - Provides easy tracking system that combines web site technologies and payment card interfaces to create a unique customer tracking system that supports click and mortar retail market. Allows for distribution of merchant offers of target groups of shoppers most likely to respond to offer across an increasingly expansive network of web sites.

DESCRIPTION OF DRAWING(S) - The figure shows the block diagram of consumer tracking system.

Internet service provider (44)

Database (66)

pp; 19 DwgNo 2/13

Title Terms: REWARD; METHOD; LINE; COMMERCIAL; TRANSACTION; MAINTAIN; DATABASE; REGISTER; CREDIT; CARD; NUMBER; ELECTRONIC; OFFER; REWARD; AUTOMATIC; CUSTOMER

Derwent Class: T01; T05

International Patent Class (Main): G06F-017/60

File Segment: EPI

### 14/5/75 (Item 58 from file: 350)

DIALOG(R) File 350: Derwent WPIX

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013588938 \*\*Image available\*\*
WPI Acc No: 2001-073145/200109

XRPX Acc No: N01-055531

Electronic commerce system for use on public network, in which settling site is provided by settlement agent having contracts with user and service provider, and acts for payment concerning transactions between user and service provider

Patent Assignee: HITACHI LTD (HITA )

Inventor: ISHIKAWA T; KOSUKEGAWA Y; MATSUOKA K; MIYAMOTO Y; TOSHIMA H

Number of Countries: 026 Number of Patents: 002

Patent Family:

Patent No Kind Date Applicat No Kind Week Date A2 20001213 EP 2000111865 EP 1059597 Α 20000608 200109 B JP 2000353194 A 20001219 JP 99164207 Α 19990610

Priority Applications (No Type Date): JP 99164207 A 19990610 Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes

EP 1059597 A2 E 23 G06F-017/60

Designated States (Regional): AL AT BE CH CY DE DK ES FI FR GB GR IE IT LI LT LU LV MC MK NL PT RO SE SI

JP 2000353194 A 15 G06F-017/60

Abstract (Basic): EP 1059597 A2

NOVELTY - The electronic commerce system uses a public network, and includes an electronic commerce site (B') which provides an EC site server supplied by the service provider, and a communication server performing communication with a program provided by a settlement agent, acting for payment (C) and set to the user terminal.

DETAILED DESCRIPTION - The electronic commerce system is implemented on a public network (D) e.g. the Internet, and includes a user terminal (A') used by a user (A) for buying and receiving products or services. An electronic commerce (EC) site (B') is provided by the service provider (B) for browsing and ordering the products or services. A settling site (C') is provided by a settlement agent (C)

having contracts with the user (A) and service provider (B), and acts for payment concerning transactions between user (A) and provider (B), and implements online application of services through the public network . The user terminal (A'), and EC (B') and settling (C') sites are interconnected by a public network . INDEPENDENT CLAIMS are included for; a method for doing e-commerce on electronic commerce site. USE - Carrying out electronic commerce over a public network e.g. the Internet. ADVANTAGE - Protects transaction process information against spoofing and pretending as a false service provider by a malicious third party. Uses a public network and improves protection against system leakage. Protects information against sniffer while using public network. DESCRIPTION OF DRAWING(S) - The drawing shows a block diagram of an exemplary configuration of an electronic commerce system in accordance with an embodiment of the invention. User (A) User terminal (A') Service provider (B) EC site (B') Settlement agent (C) Settling site (C') pp; 23 DwgNo 1/15 Title Terms: ELECTRONIC; SYSTEM; PUBLIC; NETWORK; SETTLE; SITE; SETTLE; AGENT; CONTRACT; USER; SERVICE; ACT; PAY; TRANSACTION; USER; SERVICE Derwent Class: T01 International Patent Class (Main): G06F-017/60 International Patent Class (Additional): G06F-019/00; G09C-001/00; H04L-012/56; H04M-011/00 File Segment: EPI (Item 59 from file: 350) 14/5/76 DIALOG(R) File 350: Derwent WPIX (c) 2003 Thomson Derwent. All rts. reserv. \*\*Image available\*\* 013522457 WPI Acc No: 2001-006663/200101 XRPX Acc No: N01-004814 Data and information transfer system for use between utility company and user, has monitor at customer's premises to display information transmitted by utility provider and keyboard to transmit customer's response Patent Assignee: KASHTI A (KASH-I); KASHTI A D (KASH-I) Inventor: KASHTI A D; KASHTI A Number of Countries: 088 Number of Patents: 004 Patent Family: Patent No Kind Date Applicat No Kind Date WO 200051094 20000831 WO 2000GB657 20000224 200101 B A1 Α AU 200026840 AU 200026840 20000224 Α 20000914 Α 200101 GB 2362472 20011121 WO 2000GB657 20000224 200201 Α Α GB 200118486 20010730 Α US 20020046197 A1 20020418 US 2001682357 20010824 200228 Α

Priority Applications (No Type Date): GB 994316 A 19990226
Patent Details:
Patent No Kind Lan Pg Main IPC Filing Notes
WO 200051094 A1 E 29 G08C-017/02
Designated States (National): AE AL AM AT AU AZ BA BB BG BR BY CA CH CN

SK SL TJ TM TR TT UA UG US UZ VN YU ZA ZW

Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR IE IT KE LS LU MC MW NL OA PT SD SE SL SZ TZ UG ZW

AU 200026840 A G08C-017/02 Based on patent WO 200051094 GB 2362472 A G08C-017/02 Based on patent WO 200051094

US 20020046197 A1 G06F-017/60

Abstract (Basic): WO 200051094 A1

NOVELTY - Information transmitted by utility provider is displayed on monitor, home PC, TV at customer's premises. Customer's response is transmitted through a keyboard, in response to received information.

USE - For providing various services to customer e.g. resident of premises from utility providers to implement/support metering facilities for consumption of electricity, gas, water, telephone billing, Internet usage, etc.

ADVANTAGE - Since utility provider can offer range of services to the customer, the need to provide additional leaflets is eliminated. Since the system is simple to user, the need of user to require knowledge in computing and computer operation is eliminated.

DESCRIPTION OF DRAWING(S) - The figure shows the schematic diagram of data and information transfer system.

pp; 29 DwgNo 1/6

Title Terms: DATA; INFORMATION; TRANSFER; SYSTEM; UTILISE; COMPANY; USER; MONITOR; CUSTOMER; PREMISES; DISPLAY; INFORMATION; TRANSMIT; UTILISE; KEYBOARD; TRANSMIT; CUSTOMER; RESPOND

Derwent Class: S01; S02; T01; T05; W05; X12

International Patent Class (Main): G06F-017/60; G08C-017/02

File Segment: EPI

### 14/5/77 (Item 60 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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013499883 \*\*Image available\*\* WPI Acc No: 2000-671824/200065

XRPX Acc No: N00-497991

Computerized payment transaction apparatus for tendering payment to creditor in remote site, has creditor computer that receives creditor report from host processor to process credit collection data

Patent Assignee: MERSKY M (MERS-I); MERSKY R (MERS-I)

Inventor: MERSKY M; MERSKY R

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No Kind Date Applicat No Kind Date Week US 6119106 A 20000912 US 97979777 A 19971126 200065 B

Priority Applications (No Type Date): US 97979777 A 19971126

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes

US 6119106 A 20 G06F-017/60

Abstract (Basic): US 6119106 A

NOVELTY - A creditor computer (8) in each creditor site (14), receives a creditor report associated with a host processor (6) to process the creditor collection data and update corresponding customer account balances based on the customer payments tendered at a remote site.

DETAILED DESCRIPTION - An agent computer (4) is provided in each

agent site (10) to process the payments tendered at a remote site. A transmitter sends the payment data to a service provider site. The host computer receives the accumulated customer payments. An INDEPENDENT CLAIM is also included for a computerized payment transaction method. USE - For tendering payment to creditor e.g. utility company, bank, credit card company, department store, in remote site. Also for purchasing e.g. money orders, telephone prepaid card. ADVANTAGE - Facilitates customer payment to remote site. Does not require customer authorization, registration or prearranged payment transaction to creditor. Reduces payment processing costs. Enables combined payment transaction for many customers. DESCRIPTION OF DRAWING(S) - The figure shows the block diagram of a computerized payment transaction system. Agent computer (4) Host processor (6) Creditor computer (8) Agent site (10) Creditor site (14) pp; 20 DwgNo 1/13 Title Terms: PAY; TRANSACTION; APPARATUS; PAY; REMOTE; SITE; COMPUTER; RECEIVE; REPORT; HOST; PROCESSOR; PROCESS; CREDIT; COLLECT; DATA Derwent Class: T01; T05 International Patent Class (Main): G06F-017/60 File Segment: EPI 14/5/78 (Item 61 from file: 350) DIALOG(R) File 350: Derwent WPIX (c) 2003 Thomson Derwent. All rts. reserv. 013445929 \*\*Image available\*\* WPI Acc No: 2000-617872/200059 XRPX Acc No: N00-457790 Communication service change request processing system has server to compare billing number and address of customer and receive order data and document facsimile from client and outputs request to service provider Patent Assignee: EXCEL COMMUNICATIONS INC (EXCE-N) Inventor: LEONARD T J Number of Countries: 090 Number of Patents: 004 Patent Family: Patent No Kind Date Applicat No Kind Date US 6085171 Α 20000704 US 99245786 Α 19990205 200059 B 20000825 AU 200034798 AU 200034798 Α Α 20000201 200059 WO 200046691 A2 20000810 WO 2000US2598 20000201 200059 Α GB 2363651 20020102 WO 2000US2598 Α Α 20000201 200203 GB 200121451 Α 20010905 Priority Applications (No Type Date): US 99245786 A 19990205 Patent Details: Patent No Kind Lan Pg Main IPC Filing Notes US 6085171 26 G06F-017/60 Α AU 200034798 A G06F-017/00 Based on patent WO 200046691 WO 200046691 A2 E G06F-017/00 Designated States (National): AE AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE DK DM EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR IE IT KE LS LU MC MW NL OA PT SD SE SL SZ TZ UG ZW

Based on patent WO 200046691

G06F-017/60

GB 2363651

Α

Abstract (Basic): US 6085171 A NOVELTY - A client (10) receives service change request along with order data and document facsimile corresponding to customer (230). A server (4) coupled to the client via internet (30) verifies the billing address and number of the customer using a third party verifier (80) and then receives order data and facsimile from the client. The server forwards the request to the service provider (210) of the customer. DETAILED DESCRIPTION - The document facsimile comprises authorization document affixed with signature of the customer. The request is directed from the **client** through a gateway (180) and communication **network** (200) to the **service provider** accessed by local exchange carriers. INDEPENDENT **CLAIMS** are also included for the following: (a) service change request processing method; (b) service change request processing apparatus USE - For processing request for changing communication services such as pre-subscribed interexchange carrier service, call waiting, call forwarding service, internet access, data, video-on-demand service and other services. ADVANTAGE - By the electronic submission of order data and document facsimile through internet, the orders are communicated quickly and accurately. Verification of customer using third party verifier, during request reception enables quicker service. DESCRIPTION OF DRAWING(S) - The figure shows the model view of the service change request processing system. Server (4) client (10) Internet (30) Verifier (80) Gateway (180) Communication network (200) Provider (210) Customer (230) pp; 26 DwgNo 1/5 Title Terms: COMMUNICATE; SERVICE; CHANGE; REQUEST; PROCESS; SYSTEM; SERVE; COMPARE; BILL; NUMBER; ADDRESS; CUSTOMER; RECEIVE; ORDER; DATA; DOCUMENT; FACSIMILE; CLIENT; OUTPUT; REQUEST; SERVICE Derwent Class: T01; W01 International Patent Class (Main): G06F-017/00; G06F-017/60 File Segment: EPI 14/5/79 (Item 62 from file: 350) DIALOG(R) File 350: Derwent WPIX (c) 2003 Thomson Derwent. All rts. reserv. 013441128 \*\*Image available\*\* WPI Acc No: 2000-613071/200059 Related WPI Acc No: 2000-588750 XRPX Acc No: N00-454192 Telecommunications network method for authorizing service provided by third party service provider , comprises making connection to subscriber to obtain authorization and authorizing associated service to be billed Patent Assignee: NORTEL NETWORKS CORP (NELE ) Inventor: BOUFFARD C C; WITTE C J; SHANNON J P Number of Countries: 026 Number of Patents: 002 Patent Family: Patent No Kind Date Applicat No Kind Date Week

EP 1014671 A2 20000628 EP 99310530 A 19991223 200059 B AU 9965454 A 20000629 AU 9965454 A 19991223 200059

Priority Applications (No Type Date): US 99368932 A 19990805; US 98219813 A 19981223

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes

EP 1014671 A2 E 33 H04M-015/00

Designated States (Regional): AL AT BE CH CY DE DK ES FI FR GB GR IE IT LI LT LU LV MC MK NL PT RO SE SI

AU 9965454 A G06F-017/60

Abstract (Basic): EP 1014671 A2

NOVELTY - The method comprises the steps of making a connection to the subscriber (140), the connection being associated with the service, to obtain an authorization from the subscriber for an amount corresponding to the associated service to be billed by the network billing system (130), and authorizing the associated service to be provided if the subscriber authorizes the billing.

DETAILED DESCRIPTION - INDEPENDENT CLAIMS are also included for the following:

- (1) apparatus for use with a telecommunications network for authorizing a service provided by third party service provider to a subscriber of the telecommunications network, the network having an associated subscriber billing system, arranged to bill the subscriber and capable of crediting or debiting the service provider for services authorized by the subscriber.
- (2) a **billing** system for a telecommunications **network**, for **billing** a **subscriber** to the telecommunications **network**, the **billing** relating to a **service** provided by a third **party service provider** coupled to the **network**.

USE - Using a telecommunications network for authorizing a service provided by third party service provider to a subscriber of the telecommunications network.

ADVANTAGE - Having the authorizing call made to the subscriber (rather than having the subscriber make the call) makes it easier for the provider to handle large scale operations.

It is easier for a subscriber to answer a connection than to make one

It enables telemarketing of services to be combined with authorization of payment for the services in the same connection.

A consequence of making it easier to use an existing billing system of a telecommunications network, for paying for service provision, is that it becomes more economical to levy small charges for high volumes of small transactions.

DESCRIPTION OF DRAWING(S) - The figure shows a schematic diagram indicating a sequence of some of the operations of the elements.

Network billing system (130)

Subscriber (140)

pp; 33 DwgNo 2/14

Title Terms: TELECOMMUNICATION; NETWORK; METHOD; SERVICE; THIRD; PARTY; SERVICE; COMPRISE; CONNECT; SUBSCRIBER; OBTAIN; ASSOCIATE; SERVICE; BILL Derwent Class: W01

International Patent Class (Main): G06F-017/60; H04M-015/00

File Segment: EPI

14/5/80 (Item 63 from file: 350) DIALOG(R) File 350: Derwent WPIX (c) 2003 Thomson Derwent. All rts. reserv. 013342724 \*\*Image available\*\* WPI Acc No: 2000-514663/200046 XRPX Acc No: N00-380402 Accounting data routing system for use in Internet, includes electronic billing exchange which permits customer service providers to access any billing service provider to obtain billing information Patent Assignee: CHASE MANHATTAN BANK (CHAS-N) Inventor: BRACO R A; FEINBERG L A; FELIX J Y; LAWTON K V; MACARTHUR C; RYKOWSKY W Number of Countries: 090 Number of Patents: 005 Patent Family: Patent No Kind Date Applicat No Kind Date Week A2 20000720 WO 2000US624 20000111 200046 WO 200042551 Α AU 200025004 20000801 20000111 200054 AU 200025004 Α Α CN 2000804971 20000111 20020403 200247 CN 1343338 Α Α EP 1224582 EP 2000903227 20000111 Α2 20020724 Α 200256 WO 2000US624 Α 20000111 JP 2003502721 W 20030121 JP 2000594058 Α 20000111 200308 WO 2000US624 20000111 Α Priority Applications (No Type Date): US 99241043 A 19990201; US 99115925 P 19990114 Patent Details: Patent No Kind Lan Pg Filing Notes Main IPC WO 200042551 A2 E 37 G06F-017/60 Designated States (National): AE AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE DK DM EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR IE IT KE LS LU MC MW NL OA PT SD SE SL SZ TZ UG ZW AU 200025004 A G06F-017/60 Based on patent WO 200042551 CN 1343338 G06F-017/60 Α G06F-017/60 A2 E EP 1224582 Based on patent WO 200042551 Designated States (Regional): AT BE CH CY DE DK ES FI FR GB GR IE IT LI LU MC NL PT SE JP 2003502721 W 35 G06F-017/60 Based on patent WO 200042551 Abstract (Basic): WO 200042551 A2 NOVELTY - Billing service providers (12,22) and customer service providers (14,24) communicate about data from respective billing parties (16) to customers (18). An electronic billing exchange (50) communicates with the **service** providers to enable access of the **billing** service providers by any of the customer providers . DETAILED DESCRIPTION - The exchange stores directory which is operable to provide index for linking billing and customer

DETAILED DESCRIPTION - The exchange stores directory which is operable to provide index for linking billing and customer service providers. The directory includes user identifier, user name, user customer service contact information, account payment information, user routing and account presentment information and remittance information. An INDEPENDENT CLAIM is also included for routing electronic account data.

USE - For routing accounting data from service providers e.g. telephone, utility, food, credit service providers, bank to customers. Also for routing financial information such as credit history, invoices and/or trade transactions, marketing information such as unique

customer information, financial security information, government related information, medical information, insurance account information, airline ticket scheduling information purchasing data and other business information through Internet.

ADVANTAGE - As billing exchange enables access of any billing party by any customer, money settlement is performed quickly by the customers.

DESCRIPTION OF DRAWING(S) - The figure shows the block diagram of electronic billing system.

Billing service providers (12,22) Customer service providers (14,24) Billing party (16) Customer (18)

Electronic billing exchange (50)

pp; 37 DwgNo 2/6

Title Terms: ACCOUNT; DATA; ROUTE; SYSTEM; ELECTRONIC; BILL; EXCHANGE; PERMIT; CUSTOMER; SERVICE; ACCESS; BILL; SERVICE; OBTAIN; BILL; INFORMATION

Derwent Class: T01; T05

International Patent Class (Main): G06F-017/60

International Patent Class (Additional): G06F-013/00; G07F-019/00

File Segment: EPI

### 14/5/81 (Item 64 from file: 350)

DIALOG(R) File 350: Derwent WPIX

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013318578

WPI Acc No: 2000-490517/200043

XRPX Acc No: N00-364036

# Method of billing for services especially those which can be called up from the Internet

à.

Patent Assignee: HEERING T (HEER-I)

Inventor: HEERING T

Number of Countries: 086 Number of Patents: 012

Patent Family:

Pa'	tent Family	:							
Pa	tent No	Kind	Date	Ap	plicat No	Kind	Date	Week	
WO	200033557	A1	20000608	WO	99DE3771	Α	19991129	200043	В
DE	19854860	<b>A</b> 1	20000615	DE	1054860	Α	19981127	200043	
ΑU	200018570	Α	20000619	ΑU	200018570	A	19991129	200044	
ΕP	1147654	A1	20011024	EΡ	99962092	Α	19991129	200171	
				WO	99DE3771	Α	19991129		
DE	19982580	T	20011108		1082580	Α	19991129	200174	
				WO	99DE3771	Α	19991129		
CZ	200101869	А3	20020116		99DE3771	Α	19991129	200215	
				CZ	20011869	Α	19991129		
HU	200104134	A2	20020228	WO	99DE3771	Α	19991129	200223	
				HU	20014134	Α	19991129		
	1328743	Α	20011226	CN	99813769	Α	19991129	200227	
DE	29924333	U1	20020926	DE	9902024333	U	19991129	200271	
				EΡ	99962092	Α	19991129		
DE	29924335	U1	20020926	DE	99U2O24335	U	19991129	200271	
				ΕP	99962092	Α	19991129		
JP	2002532019	W	20020924	WO	99DE3771	Α	19991129	200278	
				JΡ	2000586082	Α	19991129		
ΕP	1147654	В1	20030416	ΕP	99962092	Α	19991129	200328	
				WO	99DE3771	Α	19991129		

Priority Applications (No Type Date): DE 1054860 A 19981127 Patent Details:

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Patent No Kind Lan Pg
                         Main IPC
                                     Filing Notes
WO 200033557 A1 G 19 H04M-015/00
   Designated States (National): AL AM AT AU AZ BA BB BG BR BY CA CH CN CU
   CZ DE DK EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC
   LK LR LS LT LU LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL
   TJ TM TR TT UA UG US UZ VN YU ZW
   Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR
   IE IT KE LS LU MC MW NL OA PT SD SE SL SZ TZ UG ZW
                       H04L-012/14
DE 19854860
              Α1
AU 200018570 A
                                     Based on patent WO 200033557
EP 1147654
              A1 G
                       H04M-015/00
                                     Based on patent WO 200033557
   Designated States (Regional): AL AT BE CH CY DE DK ES FI FR GB GR IE IT
   LI LT LU LV MC MK NL PT RO SE SI
DE 19982580
                      H04M-015/00
                                     Based on patent WO 200033557
              Т
CZ 200101869 A3
                       H04M-015/00
                                     Based on patent WO 200033557
HU 200104134 A2
                      H04M-015/00
                                     Based on patent WO 200033557
CN 1328743
             Α
                      H04M-015/00
DE 29924333
              U1
                      H04M-015/00
                                     Application no.
                                                       EP 99962092
                                                       EP 99962092
DE 29924335
             U1
                       G06F-017/60
                                     Application no.
                                     Based on patent WO 200033557
JP 2002532019 W
                    17 H04M-011/00
EP 1147654
             B1 G
                       H04M-015/00
                                     Based on patent WO 200033557
   Designated States (Regional): AT BE CH CY DE DK ES FI FR GB GR IE IT LI
   LU MC NL PT SE
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Abstract (Basic): WO 200033557 A1

NOVELTY - A method of **billing** for services provided over the **Internet** involving transmitting the telephone number of a chargeable premium rate telecommunication connection from the **service provider** to the **service customer** is new.

DETAILED DESCRIPTION - A method of billing for services provided over the Internet involves transmitting the telephone number of a chargeable premium rate telecommunication connection from the service provider to the service customer. The provision of the service to the service connection is monitored from the service provider side. The service provided is billed via the service connection. The requested service is then made available from the side of the service provider. A computer can recognize the transmitted call number of the service connection and can automatically dial it. The data paths of the service connection and of the actual Internet data line are separated in the Internet.

USE - For automatically billing for chargeable services provided over the Internet.

ADVANTAGE - The service is immediately billed, before being provided to the customer.

pp; 19 DwgNo 0/7

Title Terms: METHOD; BILL; SERVICE; CAN; CALL; UP

Derwent Class: T05; W01

International Patent Class (Main): G06F-017/60; H04L-012/14; H04M-011/00;

H04M-015/00

International Patent Class (Additional): G07F-007/10; H04L-012/16

File Segment: EPI

### 14/5/82 (Item 65 from file: 350)

DIALOG(R) File 350: Derwent WPIX

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013199718 \*\*Image available\*\*
WPI Acc No: 2000-371591/200032

XRPX Acc No: N00-278616

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Information-providing system
Patent Assignee: SONY CORP (SONY )
Number of Countries: 001 Number of Patents: 001
Patent Family:
Patent No
              Kind
                     Date
                             Applicat No
                                            Kind
                                                   Date
                                                            Week
JP 2000123083 A
                   20000428 JP 98293828
                                            Α
                                                 19981015
                                                           200032 B
Priority Applications (No Type Date): JP 98293828 A 19981015
Patent Details:
Patent No Kind Lan Pg
                         Main IPC
                                     Filing Notes
JP 2000123083 A 64 G06F-017/60
Abstract (Basic): JP 2000123083 A
        NOVELTY - A contents provider (2) transmits a handling object and
    the encrypted information to a service provider (3). The handling
    object, encrypted information, and a price information are transmitted
    by the service provider to a user home network (5). The
    handling object and a billing information including the price
    information are transmitted by the user home network to EMD service
    center (1).
        DETAILED DESCRIPTION - Based on the handling object and the billing
    information, the EMD service center performs inaccurate detection.
    INDEPENDENT CLAIMS are also included for the following:
        (a) an information-providing procedure;
        (b) and a provision medium.
        USE - For providing encrypted information, such as music.
        ADVANTAGE - Enables detection of cheating, such as modification of
    information on price attachment with person with legitimate key.
        DESCRIPTION OF DRAWING(S) - The figure shows a block diagram of the
    information-providing system.
        EMD service center (1)
        Contents provider (2)
        Service provider (3)
        User home network (5)
        pp; 64 DwgNo 1/52
Title Terms: INFORMATION; SYSTEM
Derwent Class: P85; T01; W01
International Patent Class (Main): G06F-017/60
International Patent Class (Additional): G06F-013/00; G09C-001/00;
  G09C-005/00; H04L-012/54; H04L-012/58
File Segment: EPI; EngPI
 14/5/83
             (Item 66 from file: 350)
DIALOG(R) File 350: Derwent WPIX
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013166820
             **Image available**
WPI Acc No: 2000-338693/200029
XRPX Acc No: N00-254229
  Automatic customer earned reward calculating system in credit card
  companies, generates calculated equity credit information in the form of
  equity stock, based on service providers equity interest
Patent Assignee: OWNX INC (OWNX-N); KOLOSKI R S (KOLO-I)
Inventor: HAKIM P D; PALCIC P M
Number of Countries: 089 Number of Patents: 004
Patent Family:
Patent No
             Kind
                    Date
                            Applicat No
                                           Kind
                                                   Date
                                                           Week
              A1 20000316 WO 99US19927
WO 200014665
                                                19990831 200029 B
                                           Α
AU 200022513
                  20000327 AU 200022513
                                            Α
                                                 19990831 200032
             Α
EP 1116152
              A1 20010718 EP 99968730
                                            Α
                                                 19990831 200142
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WO 99US19927 A 19990831

US 20030004809 A1 20030102 US 9898954 P 19980903 200305

US 99280212 A 19990329 US 2002226899 A 20020823

Priority Applications (No Type Date): US 99280212 A 19990329; US 9898954 P 19980903; US 2002226899 A 20020823

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes

WO 200014665 A1 E 52 G06F-017/60

Designated States (National): AE AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE DK DM EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA UG US UZ VN YU ZA ZW

Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR IE IT KE LS LU MC MW NL OA PT SD SE SL SZ UG ZW

AU 200022513 A G06F-017/60 Based on patent WO 200014665 EP 1116152 A1 E G06F-017/60 Based on patent WO 200014665

P 1116152 A1 E G06F-017/60 Based on patent WO 200014665

Designated States (Regional): AT BE CH CY DE DK ES FI FR GB GR IE IT LI

LU MC NL PT SE

US 20030004809 A1 G06F-017/60 Provisional application US 9898954

Cont of application US 99280212

Abstract (Basic): WO 200014665 A1

NOVELTY - The processor coupled to software program generates calculated equity credit information in the form of equity stock, corresponding to purchase transaction and payment completion signals, equity conversion and redemption rules, based on service providers equity interest. The equity credit information indicates equity stock earned by customer for purchase made through purchase transaction.

DETAILED DESCRIPTION - A merchant interface (300) receives, verifies and records customers access and purchase transaction information. After completion of purchase transaction and payment, a signal is generated. A unit (400) stores equity credit calculation, equity conversion and redemption rules of merchant, retailer, manufacturer and service provider. An INDEPENDENT CLAIM is also included for automatic customer earned equity stock calculating method.

USE - In credit card companies, in consumer services and products such as consumer utility services, gas and electric, in consumer communication services such as telephone services, cable services and Internet services using electronic commerce.

ADVANTAGE - Since the system includes Internet functionalities such as e-mail, access to search engines, personal productivity tools, news and other valuable content, the assigns web sight will be powerful marketing advertising medium for the participating merchant companies. Thus valuable consumer data can be provided.

DESCRIPTION OF DRAWING(S) - The figure shows the overview of automatic customer earned reward calculating system.

Merchant interface (300)

Unit (400)

pp; 52 DwgNo 1/20

Title Terms: AUTOMATIC; CUSTOMER; REWARD; CALCULATE; SYSTEM; CREDIT; CARD; COMPANY; GENERATE; CALCULATE; CREDIT; INFORMATION; FORM; STOCK; BASED; SERVICE; INTEREST

Derwent Class: T01; T05

International Patent Class (Main): G06F-017/60

File Segment: EPI

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14/5/84
             (Item 67 from file: 350)
DIALOG(R) File 350: Derwent WPIX
(c) 2003 Thomson Derwent. All rts. reserv.
012565308
             **Image available**
WPI Acc No: 1999-371414/199931
Related WPI Acc No: 1998-481397
XRPX Acc No: N99-276925
  Real time subscriber billing system for subscriber location in
  unstructured communication network
Patent Assignee: BLOCK R S (BLOC-I); BLOCK PATENT CORP (BLOC-N); BLOCK
  PATENTS INC (BLOC-N)
Inventor: BLOCK R S
Number of Countries: 083 Number of Patents: 007
Patent Family:
Patent No
              Kind
                     Date
                             Applicat No
                                                    Date
                                                            Week
                                             Kind
WO 9930262
                   19990617
                             WO 98US26199
                                                 19981209
               A 1
                                                            199931
                                             Α
                             AU 9918134
                                                 19981209
AU 9918134
               Α
                   19990628
                                                            199946
                                             Α
US 5960416
               Α
                   19990928
                             US 97806387
                                                 19970227
                                                            199947
                                             Α
                             US 97987549
                                             Α
                                                 19971209
EP 1038249
              A1
                   20000927
                             EP 98963022
                                             Α
                                                 19981209
                                                           200048
                             WO 98US26199
                                                 19981209
                                             Α
CN 1290374
               Α
                   20010404
                             CN 98813539
                                                 19981209
                                                           200140
                                             Α
KR 2001032934 A
                   20010425
                             KR 2000706278
                                                 20000609
                                                           200164
                                             Α
JP 2001526474 W
                   20011218 WO 98US26199
                                             Α
                                                 19981209
                                                           200203
                             JP 2000524748
                                             Α
                                                 19981209
Priority Applications (No Type Date): US 97987549 A 19971209; US 97806387 A
  19970227
Patent Details:
Patent No Kind Lan Pg
                         Main IPC
                                     Filing Notes
WO 9930262
              A1 E 94 G06F-017/60
   Designated States (National): AL AM AT AU AZ BA BB BG BR BY CA CH CN CU
   CZ DE DK EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LK
   LR LS LT LU LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ
   TM TR TT UA UG UZ VN YU ZW
   Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR
   IE IT KE LS LU MC MW NL OA PT SD SE SZ UG ZW
AU 9918134
                       G06F-017/60
                                     Based on patent WO 9930262
             Α
US 5960416
                       G06F-017/60
                                     CIP of application US 97806387
             Α
EP 1038249
             A1 E
                       G06F-017/60
                                     Based on patent WO 9930262
  Designated States (Regional): BE DE FR GB SE
CN 1290374
            А
                       G06F-017/60
KR 2001032934 A
                       G06F-017/60
JP 2001526474 W
                   104 H04M-015/00
                                     Based on patent WO 9930262
       NOVELTY - Account information is stored for subscribers at the
   subscriber location, and based on the account information it is
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Abstract (Basic): WO 9930262 A1

determined whether the subscriber has sufficient balance for a service. Authorization or denial for the service to the subscriber is made based on the determination.

DETAILED DESCRIPTION - The system (30,40,50) enables real time subscriber billing at a subscriber location (10) at which account information is stored. A determinations is made, based on the account information, whether the subscriber has a sufficient balance for a desired service. Service is authorized or denied to the subscriber based upon the determination. Additional account information is stored provider location (30) and used to monitor the at the **service** service record of the subscriber and update the service provided to the subscriber accordingly. INDEPENDENT CLAIMS are included for; a method for real time  $\mbox{billing}$  at a subscriber location in an unsecured communication  $\mbox{network}$  .

USE - Real-time subscriber billing at subscriber location e.g. for services such as telephone, pay-per-view TV, Internet, water, gas etc.

ADVANTAGE - Permits monitoring of subscriber activity at subscriber location, and provides subscribers with ability to pay for products and services purchased or billed through their account.

DESCRIPTION OF DRAWING(S) - The drawing shows a system for real time subscriber billing according to the invention.

pp; 94 DwgNo 1a/12

Title Terms: REAL; TIME; SUBSCRIBER; BILL; SYSTEM; SUBSCRIBER; LOCATE;

UNSTRUCTURED; COMMUNICATE; NETWORK

Derwent Class: T01

International Patent Class (Main): G06F-017/60; H04M-015/00

International Patent Class (Additional): H04N-007/16

File Segment: EPI

### 14/5/85 (Item 68 from file: 350)

DIALOG(R) File 350: Derwent WPIX

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012457727 \*\*Image available\*\*
WPI Acc No: 1999-263835/199922

XRPX Acc No: N99-196538

# User communication device e.g. for messaging application for transmitting and receiving email

Patent Assignee: ERICSSON INC (TELF ); ERICSSON GE MOBILE COMMUNICATIONS INC (TELF )

Inventor: BANKLER B; BARATT M A; MOON B G; WOOLDRIDGE T A

Number of Countries: 082 Number of Patents: 011

Patent Family:

Lat	circ ramitry.	•							
Pat	ent No	Kind	Date	App	olicat No	Kind	Date	Week	
WO	9917504	A1	19990408	WO	98US18795	Α	19980909	199922	В
ΑU	9893821	A	19990423	ΑU	9893821	Α	19980909	199935	
ΕP	1021897	A1	20000726	EΡ	98946909	Α	19980909	200037	
				WO	98US18795	A	19980909		
BR	9812686	Α	20000822	BR	9812686	A	19980909	200050	
				WO	98US18795	A	19980909		
US	6195686	В1	20010227	US	97940138	A	19970929	200114	
CN	1280730	Α	20010117	CN	98811636	A	19980909	200128	
KR	2001030794	Α	20010416	KR	2000703384	A	20000329	200163	
MX	2000002995	A1	20010101	MΧ	20002995	A	20000327	200166	
JΡ	2001518747	W	20011016	WO	98US18795	A	19980909	200176	
				JΡ	2000514436	A	19980909		
ΑU	744143	В	20020214	ΑU	9893821	A	19980909	200223	
KR	364215	В	20021211	WO	98US18795	A	19980909	200335	
				KR	2000703384	Α	20000329		

Priority Applications (No Type Date): US 97940138 A 19970929 Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes

WO 9917504 A1 E 36 H04L-012/58

Designated States (National): AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES FI GB GE GH GM HR HU ID IL IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA UG UZ VN YU ZW

Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR IE IT KE LS LU MC MW NL OA PT SD SE SZ UG ZW

AU 9893821 A Based on patent WO 9917504 EP 1021897 A1 E H04L-012/58 Based on patent WO 9917504

Designated States (Regional): BE DE DK ES FI FR GB IT SE BR 9812686 Based on patent WO 9917504 Ά H04L-012/58 В1 US 6195686 G06F-015/16 CN 1280730 Α H04L-012/58 KR 2001030794 A H04L-012/58 MX 2000002995 A1 H04L-012/58 42 H04L-012/54 Based on patent WO 9917504 JP 2001518747 W AU 744143 В H04L-012/58 Previous Publ. patent AU 9893821 Based on patent WO 9917504 KR 364215 В H04L-012/58 Previous Publ. patent KR 2001030794 Based on patent WO 9917504

Abstract (Basic): WO 9917504 A1

NOVELTY - A mail provided program is operated by a processor. The mail provider program has a mail provider module which automatically controls the transmittal and/or receipt of electronic message by a user accessing the display and user input device. A mail source module operatively associated with the mail provider module receives electronic messages including several mail source protocols each associated with a different mail service provider.

DETAILED DESCRIPTION - The mail source module selects one of the mail protocols to control the receipt of incoming electronic mail messages to the mail provider module. A mail sink module is operatively associated with the mail provider module to transmit electronic messages including several mail sink protocols each associated with a different mail service provider. The mail sink module selects one of the mail sink protocols to control the transmission of the outgoing electronic message from the mail provided module to a predetermined address on select criteria. An INDEPENDENT CLAIM is included for a method of automatically controlling the receipt of electronic mail message from several different mail service providers by a user communications device, and a method of automatically controlling the transmittal of electronic mail messages via several mail service providers by user communications device.

USE - For messaging application for transmitting and receiving email.

ADVANTAGE - Interfaces with several mail servers utilized by different mail service providers during receipt and transmission of electronic mail resource messages. Automatically provides user communications device with best mail service provider for transmitting electronic mail resource message. Provides user communications device with ability to receive and sends business cars including business card agents.

DESCRIPTION OF DRAWING(S) - The figure shows a block diagram illustrating the messaging application.

pp; 36 DwgNo 2/9

Title Terms: USER; COMMUNICATE; DEVICE; MESSAGING; APPLY; TRANSMIT; RECEIVE Derwent Class: T01; W01

International Patent Class (Main): G06F-015/16; H04L-012/54; H04L-012/58

International Patent Class (Additional): G06F-017/60

File Segment: EPI

#### 14/5/86 (Item 69 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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012431531 \*\*Image available\*\* WPI Acc No: 1999-237639/199920

XRPX Acc No: N99-176911

Toll information charge billing and collection method for acquiring

information regarding horse race via internet - involves adding charges for toll information with charges payable to public telephone system and claiming total amount from user who acquired toll information

Patent Assignee: NIPPON TELEGRAPH & TELEPHONE CORP (NITE ); NTT DATA TSUSHIN KK (NITE )

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No Kind Date Applicat No Kind Date Week
JP 11066182 A 19990309 JP 97230093 A 19970826 199920 B

Priority Applications (No Type Date): JP 97230093 A 19970826

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes

JP 11066182 A 10 G06F-017/60

Abstract (Basic): JP 11066182 A

NOVELTY - When a user acquires toll information through public telephone system, a client (3) obtains toll information charges from an information server (2). The charges are added to charges payable to public telephone system and the **consolidated** amount is **claimed** from the user. DETAILED DESCRIPTION - An INDEPENDENT CLAIM is included for toll information charge billing and collection system.

USE - In billing for information **services** such as horse race, karaoke music data using credit card via internet.

ADVANTAGE - Bills for toll information and TCP/IP based network circuit are **consolidated** and **claimed** from user thus reducing work of both the user and information **provider**. DESCRIPTION OF DRAWING(S) - The drawing is a block diagram of the toll information billing and collection system. (2) Information server; (3) Client.

Dwg.1/8

Title Terms: TOLL; INFORMATION; CHARGE; BILL; COLLECT; METHOD; ACQUIRE; INFORMATION; HORSE; RACE; ADD; CHARGE; TOLL; INFORMATION; CHARGE; PUBLIC; TELEPHONE; SYSTEM; CLAIM; TOTAL; AMOUNT; USER; ACQUIRE; TOLL; INFORMATION Derwent Class: T01; W01

International Patent Class (Main): G06F-017/60

International Patent Class (Additional): G06F-001/00; H04L-012/14;

H04M-011/08; H04M-015/00

File Segment: EPI

### 14/5/87 (Item 70 from file: 350)

DIALOG(R) File 350: Derwent WPIX

(c) 2003 Thomson Derwent. All rts. reserv.

012384610 \*\*Image available\*\* WPI Acc No: 1999-190717/199916

XRPX Acc No: N99-139473

# Bill presentation and payment method

Patent Assignee: CITIBANK NA (CITI-N)

Inventor: SCHUTZER D

Number of Countries: 085 Number of Patents: 007

Patent Family:

Patent No Kind Kind Date Applicat No Date Week A1 19990304 WO 98US17329 19980826 199916 B WO 9910823 Α 19990316 AU 9891117 19980826 199930 AU 9891117 Α Α EP 1010118 A1 20000621 EP 98943288 Α 19980826 200033 WO 98US17329 Α 19980826 19980824 200061 ZA 9807622 Α 20001025 ZA 987622 Α Ρ US 6292789 B1 20010918 US 9756399 19970826 200157 US 9765474 P 19971119

US 9767162 Ρ 19971204 US 98137812 Α 19980821 AU 742682 20020110 AU 9891117 В Α 19980826 200217 TW 464814 20011121 TW 98114119 Α Α 19980826 200248 Priority Applications (No Type Date): US 9767162 P 19971204; US 9756399 P 19970826; US 9765474 P 19971119; US 98137812 A 19980821 Patent Details: Patent No Kind Lan Pg Main IPC Filing Notes WO 9910823 A1 E 84 G06F-017/60 Designated States (National): AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES FI GB GE GH GM HR HU ID IL IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA UG UZ VN YU ZW Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR IE IT KE LS LU MC MW NL OA PT SD SE SZ UG ZW Based on patent WO 9910823 AU 9891117 EP 1010118 A1 E G06F-017/60 Based on patent WO 9910823 Designated States (Regional): AL AT BE CH CY DE DK ES FI FR GB GR IE IT LI LT LU LV MC MK NL PT RO SE SI ZA 9807622 Α 86 G06F-000/00 US 6292789 G06F-017/60 В1 Provisional application US 9756399 Provisional application US 9765474 Provisional application US 9767162 В AU 742682 G06F-017/60 Previous Publ. patent AU 9891117 Based on patent WO 9910823 TW 464814 Α G06F-017/60

Abstract (Basic): WO 9910823 A1

NOVELTY - Electronic bill payment is carried out between customers and their banks and other service providers. Electronic bill presentation involves biller and its service provider, such that all entities e.g. consumers, businesses and networks are involved.

DETAILED DESCRIPTION - A biller account is hosted on a server of a service provider (104) for receiving a bill file from a biller (106) that includes bill data. The bill service provider (104) is the entity which accepts and consolidates billing data from the biller (106), publishes the data and routes the data electronically to the appropriate consumer service provider (102). The biller account automatically formats a bill for a customer (100) from the bill data. The consumer service provider (102) is the entity which presents the bill to the consumer (100). A document server service provider 's server (104) receives and coupled to the bill automatically stores the formatted bill in a storage location. The second bill is accessed and displayed by the consumer (100) on a consumer terminal coupled to the document server. An INDEPENDENT CLAIM is included for a system for electronic bill presentation.

USE - Computerized bill presentation by electronic delivery of bill from any biller to any consumer and for electronic delivery of subsequent payment from consumer to biller.

ADVANTAGE - Able to serve customers with basic computer setups and devices e.g. ATM/CAT's and set-top boxes.

DESCRIPTION OF DRAWING(S) - The drawing shows the flow of information to the consumer through optional channels.

Consumer (100)

Consumer service provider (102) Bill service provider (104) Biller (106)

pp; 84 DwgNo 2/32

Title Terms: BILL; PRESENT; PAY; METHOD

Derwent Class: T01

International Patent Class (Main): G06F-000/00; G06F-017/60

File Segment: EPI

#### 14/5/88 (Item 71 from file: 350)

DIALOG(R) File 350: Derwent WPIX

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012374459 \*\*Image available\*\*
WPI Acc No: 1999-180566/199915

Related WPI Acc No: 2001-006531; 2001-407770; 2002-179042

XRPX Acc No: N99-132616

### Commercial retail transaction method over wide area network

Patent Assignee: TRIVNET LTD (TRIV-N)

Inventor: RUVIO G; WILF S

Number of Countries: 083 Number of Patents: 008

Patent Familv:

Pa	tent ramity:	•							
Pat	ent No	Kind	Date	Apj	plicat No	Kind	Date	Week	
WO	9908218	A1	19990218	WO	98IL373	Α	19980810	199915	В
US	5899980	Α	19990504	US	97908067	Α	19970811	199925	
ΑU	9886442	Α	19990301	ΑU	9886442	Α	19980810	199928	
NO	200000563	A	20000411	WO	98IL373	A	19980810	200029	
				NO	2000563	Α	20000203		
ΕP	1031106	A1	20000830	ΕP	98937746	Α	19980810	200042	
				WO	98IL373	Α	19980810		
BR	9814041	Α	20001003	BR	9814041	Α	19980810	200053	
				WO	98IL373	Α	19980810		
CN	1270682	Α	20001018	CN	98809292	Α	19980810	200103	
JΡ	2001512872	W	20010828	WO	98IL373	Α	19980810	200156	
				JP	2000506610	Α	19980810		

Priority Applications (No Type Date): US 97908067 A 19970811

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes

WO 9908218 A1 E 63 G06F-151/00

Designated States (National): AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES FI GB GE GH GM HR HU ID IL IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA UG US UZ VN YU ZW

Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR IE IT KE LS LU MC MW NL OA PT SD SE SZ UG ZW

US 5899980 A G06F-017/60

AU 9886442 A Based on patent WO 9908218

NO 200000563 A G06F-000/00

EP 1031106 A1 E G06F-151/00 Based on patent WO 9908218

Designated States (Regional): AT BE CH CY DE DK ES FI FR GB GR IE IT LI LU MC NL PT SE

BR 9814041 A G06F-151/00 Based on patent WO 9908218

CN 1270682 A G06F-017/60

JP 2001512872 W 77 G06F-017/60 Based on patent WO 9908218

Abstract (Basic): WO 9908218 A1

NOVELTY - A commercial account is established for customers at the network service provider (ISP), and when customer orders a product from a vendor via wide area network, payment for product is debited from customer's network service provider account. Secure transaction service providers (STSP) cooperate customer with vendor and network service provider to authorize transaction.

DETAILED DESCRIPTION - **Customer** computer is connected to point of sale computer station through a **service provider**. Purchasing is validated by transaction server and **network service provider** 

server. Customer is charged for purchases by network service provider who bills the customer's account a transaction sum. Goods are delivered to customer when part of transaction sum is handed over to vendor operating point of sale computer.

USE - Performing commercial retail sales via internet without disclosing any sensitive security information, such as credit card details over the network, including internet.

ADVANTAGE - Provides retail method for use over Internet, enabling access to wider area and larger scope of customers, with a one-on-one transaction facility.

DESCRIPTION OF DRAWING(S) - Drawing shows block diagram of system carrying out retail transaction over Internet, according to preferred embodiment of present invention. Drawing references labeled in diagram. pp; 63 DwgNo 1/11

Title Terms: COMMERCIAL; RETAIL; TRANSACTION; METHOD; WIDE; AREA; NETWORK

Derwent Class: T01

International Patent Class (Main): G06F-000/00; G06F-017/60; G06F-151/00

International Patent Class (Additional): G06F-019/00; G06F-151-00

File Segment: EPI

#### 14/5/89 (Item 72 from file: 350)

DIALOG(R) File 350: Derwent WPIX

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011762750 \*\*Image available\*\*
WPI Acc No: 1998-179660/199816

XRPX Acc No: N98-142097

Automatic electronic funds transfer system - in which user terminal receives billing information from trader terminal, and service

provider automatically transfers funds to trader

Patent Assignee: XCELLINK CORP (XCEL-N) Inventor: ADCOCK J W; REYNOLDS R A J

Number of Countries: 081 Number of Patents: 010

Patent Family:

		-							
Pat	tent No	Kind	Date	Ap	plicat No	Kind	Date	Week	
WO	9809260	A1	19980305	WO	97AU548	Α	19970827	199816	В
ZA	9707747	A	19980527	zA	977747	Α	19970828	199827	
ΑU	9738426	A	19980319	ΑU	9738426	Α	19970827	199831	
NO	9900941	A	19990428	WO	97AU548	Α	19970827	199927	
				NO	99941	Α	19990226		
ΕP	956546	A1	19991117	ΕP	97935372	Α	19970827	199953	
				WO	97AU548	Α	19970827		
CN	1228860	A	19990915	CN	97197543	A	19970827	200001	
TW	363162	Α	19990701	TW	97112550	A	19970828	200029	
ΝZ	334917	Α	20000526	NZ	334917	Α	19970827	200033	
				WO	97AU548	A	19970827		
JP	2001500643	W	20010116	WO	97AU548	Α	19970827	200107	
				JΡ	98511094	А	19970827		
ΑU	731121	В	20010322	ΑU	9738426	Α	19970827	200122	

Priority Applications (No Type Date): AU 962011 A 19960829 Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes WO 9809260 A1 E 32 G07F-019/00

Designated States (National): AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES FI GB GE GH HU IL IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA UG US UZ VN YU ZW

Designated States (Regional): AT BE CH DE DK EA ES FI FR GB GH GR IE IT KE LS LU MC MW NL OA PT SD SE SZ UG ZW

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ZA 9707747 A
                    35 G06F-000/00
AU 9738426
                       G07F-019/00
                                     Based on patent WO 9809260
             Α
NO 9900941
              Α
                       G07F-000/00
EP 956546
                                     Based on patent WO 9809260
              A1 E
                       G07F-019/00
   Designated States (Regional): AL AT BE CH DE DK ES FI FR GB GR IE IT LI
   LT LU LV MC NL PT RO SE SI
CN 1228860
              Α
                       G07F-019/00
TW 363162
              Α
                       G06F-017/60
NZ 334917
                                     Based on patent WO 9809260
              Α
                      G06F-017/60
JP 2001500643 W
                    48 G07F-007/10
                                     Based on patent WO 9809260
AU 731121
            В
                      G07F-019/00
                                     Previous Publ. patent AU 9738426
                                     Based on patent WO 9809260
Abstract (Basic): WO 9809260 A
        The system for automatically conducting a financial transaction
    includes a trader terminal (170) which includes billing information
    (200) representing the trader, and a user terminal (100) or user card
    (800) which is used to receive and process the billing information
    (200) over a local communications link (300).
        The user terminal (100) or user card (800) includes user
    information representative of the user . The user information and
    billing information is transmitted over a communications network
    (400), whereupon the service provider (500) automatically
    transfers funds of the user , e.g. reserved funds, to the trader upon
    entry of a PIN by the user on the user terminal (100).
        USE - Automatically conducting financial transaction between user
    and trader, e.g. collection of legislated taxes and imposts.
        ADVANTAGE - Allows for reverse transfer of funds after transaction.
        Dwg.1/4
Title Terms: AUTOMATIC; ELECTRONIC; FUND; TRANSFER; SYSTEM; USER; TERMINAL;
  RECEIVE; BILL; INFORMATION; TERMINAL; SERVICE; AUTOMATIC; TRANSFER; FUND
Derwent Class: T01; T05
International Patent Class (Main): G06F-000/00; G06F-017/60; G07F-000/00;
  G07F-007/10; G07F-019/00
International Patent Class (Additional): G06F-019/00; G06K-019/00;
  G06K-019/067; G07F-007/08; G07F-007/12
File Segment: EPI
 14/5/90
             (Item 73 from file: 350)
DIALOG(R) File 350: Derwent WPIX
(c) 2003 Thomson Derwent. All rts. reserv.
011559581
             **Image available**
WPI Acc No: 1997-536062/199749
XRPX Acc No: N97-446221
  Integrated system for monitoring use of materials - monitors use of
  materials, controls and monitors delivery of materials and provides
  automated billing of delivered materials
Patent Assignee: NOVUS INT INC (NOVU-N)
Inventor: BARTLEY J P; ETLING R E; HANTAK R J; MOWERY K M; READ J R
Number of Countries: 076 Number of Patents: 015
Patent Family:
Patent No
             Kind
                    Date
                            Applicat No
                                           Kind
                                                  Date
                                                           Week
WO 9740459
              A1 19971030 WO 97US2381
                                                19970218 199749
                                            Α
ZA 9703064
                  19980128 ZA 973064
              Α
                                                19970410 199810
                                            Α
AU 9722741
              Α
                  19971112 AU 9722741
                                            Α
                                                19970218 199811
EP 895626
              A1 19990210 EP 97906918
                                            A
                                                19970218 199911
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Α

А

19970218

19970218 199937

WO 97US2381

19990512 CN 97194033

CN 1216621 A

ВŔ	9708813	Α	19990803	BR	978813	Α	19970218	199952
				WO	97US2381	Α	19970218	
US	5983198	A	19991109	US	96636289	Α	19960423	199954
ΑU	712598	В	19991111	ΑU	9722741	Α	19970218	200004
MX	9808699	A1	19990501	MX	988699	A	19981020	200056
KR	2000010584	Α	20000215	WO	97US2381	Α	19970218	200065
				KR	98708459	Α	19981022	
ΕP	895626	В1	20011004	EΡ	97906918	A	19970218	200158
				WO	97US2381	Α	19970218	
DE	69707127	E	20011108	DE	607127	Α	19970218	200174
				EΡ	97906918	Α	19970218	
				WO	97US2381	Α	19970218	
ES	2162251	Т3	20011216	EΡ	97906918	Α	19970218	200206
TW	476900	A	20020221	TW	97104217	Α	19970402	200305
CA	2251794	С	20030107	CA	2251794	Α	19970218	200307
				WO	97US2381	Α	19970218	

Priority Applications (No Type Date): US 96636289 A 19960423

Cited Patents: DE 19517882; US 5154314; WO 9004834

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes WO 9740459 A1 E 28 G06F-017/60

Designated States (National): AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES FI GB GE HU IL IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK TJ TM TR TT UA UG UZ

Designated States (Regional): AT BE CH DE DK EA ES FI FR GB GR IE IT KE

	LS LU MC MI	M NT OA	PT SD SE SZ UG	
ZΑ	9703064	A 3	32 G06F-000/00	
ΑŲ	9722741	A	G06F-017/60	Based on patent WO 9740459
ΕP	895626	Al E	G06F-017/60	Based on patent WO 9740459
	Designated	States	(Regional): BE	DE DK ES FR GB IE IT LU MC NL PT
CN	1216621	A	G06F-017/60	
₿R	9708813	A	G06F-017/60	Based on patent WO 9740459
US	5983198	A	G06F-017/60	-
ΑU	712598	В	G06F-017/60	Previous Publ. patent AU 9722741
				Based on patent WO 9740459
MX	9808699	A1	G06F-017/60	
KR	2000010584	A	G06F-017/60	Based on patent WO 9740459
ΕP	895626	B1 E	G06F-017/60	Based on patent WO 9740459
	Designated	States	(Regional): BE	DE DK ES FR GB IE IT LU MC NL PT
DE	69707127	E	G06F-017/60	Based on patent EP 895626
				Based on patent WO 9740459
ES	2162251	Т3	G06F-017/60	Based on patent EP 895626
TW	476900	A	G06F-017/60	-

Abstract (Basic): WO 9740459 A

C E

CA 2251794

The system includes a fleet of vehicles to provide material to a number of tanks at various customer locations. An inventory indicator associated with each of the tanks provides a quantity signal to the central station indicating the quantity and temperature of each of the tanks. A processor at the central station monitors the quantity signals of each of the tanks to determine the usage rates of the contents of each of the tanks.

G06F-017/60 Based on patent WO 9740459

The processor projects future tank quantities based on the past usage pattern and determines possible routes for each of the vehicles to the tanks. The processor optimises the routes, delivery amounts and delivery schedule to minimise total delivered cost for the products based on the projected future tank levels and the possible routes to dispatch each of the vehicles.

USE/ADVANTAGE - Inventory management for automated product replenishment through vendor managed inventory in e.g. monitoring use of materials stored in tanks, and controlling delivery of materials to tanks. Reduces raw material stock-outs, eliminates product ordering, detects line flow failure and temperature-related flow problems, improves raw material delivery **service** and improves **worker** safety at work site.

Dwg.1/5

Title Terms: INTEGRATE; SYSTEM; MONITOR; MATERIAL; MONITOR; MATERIAL; CONTROL; MONITOR; DELIVER; MATERIAL; AUTOMATIC; BILL; DELIVER; MATERIAL

Derwent Class: T01; W05; W06

International Patent Class (Main): G06F-000/00; G06F-017/60

International Patent Class (Additional): G08G-001/127

File Segment: EPI

### 14/5/91 (Item 74 from file: 350)

DIALOG(R) File 350: Derwent WPIX

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011141284 \*\*Image available\*\* WPI Acc No: 1997-119208/199711

XRPX Acc No: N97-098130

Service provider billing of Internet purchases - establishing agreement between internet service provider and customer, and agreement between provider and vendor, with provider billing transaction amount to customer and remitting vendor for products and services purchased

Patent Assignee: NETCRAFT CORP (NETC-N); KOTIK P (KOTI-I); EGENDORF A

(EGEN-I); TOUNAI M (TOUN-I)

Inventor: EGENDORF A

Number of Countries: 072 Number of Patents: 018

Patent Family:

	tent No	Kind	Date	App	plicat No	Kind	Date	Week	
WO	9703410	A1	19970130	WO	96US9010	Α	19960606	199711	В
ΑU	9659865	Α	19970210	ΑU	9659865	Α	19960606	199724	
				WO	96US9010	Α	19960606		
EΡ	845125	A1	19980603	EΡ	96917209	Α	19960606	199826	
				WO	96US9010	Α	19960606		
	5794221	Α	19980811		95499535	Α	19950707	199839	
	9800134	A1	19981101	MX	98134	Α	19980107	200022	
JP	2000505568	W	20000509	WO	96US9010	Α	19960606	200032	
				JΡ	97505803	Α	19960606		
$_{ m IL}$	122809	·A	20001121	IL	122809	Α	19960606	200067	
ΑU	726993	В	20001130	ΑU	9659865	Α	19960606	200101	
US	6188994	В1	20010213	US	95499535	Α	19950707	200111	
				US	9857230	Α	19980408		
JP	2001266043	Α	20010928		97505803	Α	19960606	200172	
					200179117	Α	19960606		
JP	2001273454	Α	20011005	JΡ	97505803	Α	19960606	200173	
				JΡ	200179118	Α	19960606		
JΡ	2001297266	Α	20011026	JP	97505803	Α	19960606	200203	
				JΡ	200179116	Α	19960606		
US	6351739	В1	20020226	US	95499535	Α	19950707	200220	
				US	9857230	A	19980408		
				US	2000568925	Α	20000511		
US	20020032654	<b>A</b> 1	20020314	US	95499535	Α	19950707	200222	
				US	9857230	Α	19980408		
				US	2000568925	Α	20000511		
				US	2001975839	Α	20011011		
US	6411940	B1	20020625	US	95499535	Α	19950707	200246	

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US 9857230
                                                   19980408
                              US 2000568925
                                               Α
                                                   20000511
                              US 2000653449
                                               Α
                                                   20000831
JP 2002245365
                    20020830
                              JP 97505803
                                                   19960606
                                               Α
                                                             200273
               A
                                                   19960606
                              JP 200233045
                                               Α
                    20030129
EP 1280084
                              EP 96917209
                                               Α
                                                   19960606
                A2
                                                             200310
                              EP 200224360
                                                   19960606
                                               Α
EP 845125
                    20030507
                              EP 96917209
                                               Α
                В1
                                                   19960606
                                                             200333
                              WO 96US9010
                                               Α
                                                   19960606
                              EP 200224360
                                                   19960606
Priority Applications (No Type Date): US 95499535 A 19950707; US 9857230 A
  19980408; US 2000568925 A 20000511; US 2001975839 A 20011011; US
  2000653449 A 20000831
Cited Patents: 5.Jnl.Ref
Patent Details:
Patent No Kind Lan Pg
                          Main IPC
                                      Filing Notes
WO 9703410
              A1 E 29 G06F-017/60
   Designated States (National): AL AM AT AU AZ BB BG BR BY CA CH CN CZ DE
   DK EE ES FI GB GE HU IL IS JP KE KG KP KR KZ LK LR LS LT LU LV MD MG MK
   MN MW MX NO NZ PL PT RO RU SD SE SG SI SK TJ TM TR TT UA UG UZ VN
   Designated States (Regional): AT BE CH DE DK EA ES FI FR GB GR IE IT KE
   LS LU MC MW NL OA PT SD SE SZ UG
AU 9659865
                                      Based on patent WO 9703410
EP 845125
              A1 E
                                      Based on patent WO 9703410
   Designated States (Regional): AT BE CH DE DK ES FI FR GB GR IE IT LI LU
   MC NL PT SE
US 5794221
                       G06F-013/00
MX 9800134
              A1
                       G06F-017/60
                    36 G06F-017/60
JP 2000505568 W
                                      Based on patent WO 9703410
IL 122809
              Α
                       G06F-017/00
AU 726993
              В
                       G06F-017/60
                                      Previous Publ. patent AU 9659865
                                      Based on patent WO 9703410
US 6188994
              B1
                       G06F-017/60
                                      Cont of application US 95499535
                                      Cont of patent US 5794221
                     8 G06F-017/60
JP 2001266043 A
                                      Div ex application JP 97505803
JP 2001273454 A
                    11 G06F-017/60
                                      Div ex application JP 97505803
JP 2001297266 A
                     8 G06F-017/60
                                      Div ex application JP 97505803
US 6351739
              B1
                       G06F-017/60
                                      Cont of application US 95499535
                                      Cont of application US 9857230
                                      Cont of patent US 5794221
US 20020032654 A1
                                       Cont of application US 95499535
                        G06F-017/60
                                      Cont of application US 9857230
                                      Cont of application US 2000568925
                                      Cont of patent US 5794221
                                      Cont of patent US 6188994
US 6411940
                       G06F-017/60
                                      Cont of application US 95499535
              В1
                                      Cont of application US 9857230
                                      Cont of application US 2000568925
                                      Cont of patent US 5794221
JP 2002245365 A
                     9 G06F-017/60
                                      Div ex application JP 97505803
EP 1280084
              A2 E
                       G06F-017/60
                                      Div ex application EP 96917209
                                      Div ex patent EP 845125
   Designated States (Regional): AT BE CH DE DK ES FI FR GB GR IE IT LI LU
   MC NL PT SE
EP 845125
              B1 E
                       G06F-017/60
                                      Related to application EP 200224360
                                      Related to patent EP 1280084
                                      Based on patent WO 9703410
   Designated States (Regional): AT BE CH DE DK ES FI FR GB GR IE IT LI LU
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MC NL PT SE

Abstract (Basic): WO 9703410 A The purchasing system allows users to make purchases from vendors connected to the Internet . The customers (4) have a connection to provider (2). This includes authorisation to an **Internet** service bill the customer both for the Internet access service and also purchases made over the Internet. The customer can supply the provider with details of a number of accounts, e.g. credit cards, banks, telephone accounts. Vendors (6) have agreements with the providers such that the provider pays the vendor for customer purchases less a fee. When a customer makes a purchase from the vendor, the provider pays and bills the customer accordingly on a designated account. ADVANTAGE - Provides security of financial transactions and enables payments from very small to large amounts. No need for customer account numbers to be transmitted, maintaining security. Dwg.1/3Title Terms: SERVICE; BILL; PURCHASE; ESTABLISH; AGREE; SERVICE; CUSTOMER; AGREE; VENDING; BILL; TRANSACTION; AMOUNT; CUSTOMER; VENDING; PRODUCT; SERVICE; PURCHASE Derwent Class: T01; T05 International Patent Class (Main): G06F-013/00; G06F-017/00; G06F-017/60 International Patent Class (Additional): G06F-017/30; G07F-007/10; G07F-019/00 File Segment: EPI 14/5/92 (Item 75 from file: 350) DIALOG(R) File 350: Derwent WPIX (c) 2003 Thomson Derwent. All rts. reserv. 011035985 \*\*Image available\*\* WPI Acc No: 1997-013909/199702 XRPX Acc No: N97-012081 Bill payment services method for customers making payment at bank involves receiving bills for several customers from bill originators, sorting bills by customers and presenting them to customers, instructions are received from customers for payment Patent Assignee: INT BUSINESS MACHINES CORP (IBMC Inventor: BEDNAR G M; CARR T E; DONAHUE J W; HENDRIX R F; KUKLENTZ R J; UHRICH W A; ULRICH W A Number of Countries: 007 Number of Patents: 005 Patent Family: Kind Date Applicat No Kind Date Week Patent No EP 745947 A2 19961204 EP 96108411 Α 19960528 199702 B CA 2173713 A 19961203 CA 2173713 Α 19960404 199714 19970128 KR 9619510 19960601 199805 KR 97002732 Α Α A 19981103 US 95458931 19950602 199851 US 5832460 Α 19970129 CN 96105879 19960510 200051 CN 1141454 Α Δ Priority Applications (No Type Date): US 95458931 A 19950602 Patent Details: Patent No Kind Lan Pg Main IPC Filing Notes A2 E 12 G06F-017/60 EP 745947 Designated States (Regional): DE FR GB G06F-017/60 CA 2173713 Α KR 97002732 Α G06F-019/00 G06F-017/60 US 5832460 Α CN 1141454 Α G06F-017/60

Abstract (Basic): EP 745947 A

The method provides bill payment services for presenting bills to a customer for payment by a bank (103) holding the customer's funds. Several bills are received for several customers (102) from one or more bill originators (101), and the bills are sorted by customer.

The bills are presented to the customers. Instructions are received from the customers for paying bills, and an order is initiated to the customer's bank to pay the bill. The payment of the bill is recorded.

USE/ADVANTAGE - Relates to **electronic** payment of **bills** after sorting by **customer** from several **service providers**, presenting **customers** those **bills** for payment after reconciliation. Is especially suited for use by **consumers** and small business organisations.

Dwg.1/7

Title Terms: BILL; PAY; SERVICE; METHOD; CUSTOMER; PAY; BANK; RECEIVE; BILL; CUSTOMER; BILL; SORT; BILL; CUSTOMER; PRESENT; CUSTOMER; INSTRUCTION; RECEIVE; CUSTOMER; PAY

Derwent Class: T01; T05

International Patent Class (Main): G06F-017/60; G06F-019/00

International Patent Class (Additional): G07F-007/10

File Segment: EPI

### 14/5/93 (Item 76 from file: 350)

DIALOG(R) File 350: Derwent WPIX

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010450093 \*\*Image available\*\*
WPI Acc No: 1995-351410/199545

XRPX Acc No: N95-262030

Resource allocation method for optimising job-resource utilisation - assigning cost time-dependent function to each job and assessing each resource for time of availability, and determining actual cost for each combination of jobs with resources

Patent Assignee: BRITISH TELECOM PLC (BRTE )

Inventor: DENMAN J; JUBB M; LAITHWAITE R N W; MORTON D; TAYLOR A; WALKER P;

WILLIAMS G L; LAITHWAITE R N

Number of Countries: 025 Number of Patents: 013

Patent Family:

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Pat	tent No	Kind	Date	Apj	plicat No	Kind	Date	Week	
WO	9526535	A1	19951005	WO	95GB587	Α	19950317	199545	В
ΑU	9518994	Α	19951017	ΑU	9518994	Α	19950317	199604	
EP	752136	A1	19970108	EΡ	95911419	Α	19950317	199707	
				WO	95GB587	Α	19950317		
NZ	282011	Α	19970224	NZ	282011	Α	19950317	199715	
				WO	95GB587	Α	19950317		
ΑU	682585	В	19971009	ΑU	9518994	Α	19950317	199749	
JΡ	9511080	W	19971104	JΡ	95525020	Α	19950317	199803	
				WO	95GB587	Α	19950317		
KR	97702531	Α	19970513	WO	95GB587	Α	19950317	199821	
				KR	96705352	A	19960925		
EΡ	752136	В1	19990908	EΡ	95911419	Α	19950317	199941	
				WO	95GB587	Α	19950317		
US	5963911	Α	19991005	US	94301770	Α	19940907	199948	
				WO	95GB587	A	19950317		
				US	96720199	Α	19960925		
DE	69512040	Ė	19991014	DE	612040	Α	19950317	199949	
				EΡ	95911419	Α	19950317		
				WO	95GB587	Α	19950317		
	2138725	Т3	20000116	EΡ	95911419	Α	19950317	200011	
CA	2183586	С	20000222	CA	2183586	Α	19950317	200029	

WO 95GB587 A 19950317 CN 1144569 A 19970305 CN 95192287 A 19950317 200064

Priority Applications (No Type Date): GB 9416596 A 19940817; EP 94302163 A 19940325

Cited Patents: 2.Jnl.Ref; EP 321375; EP 400789

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes

WO 9526535 A1 E 66 G06F-017/60

Designated States (National): AU CA CN JP KR NZ SG US

Designated States (Regional): AT BE CH DE DK ES FR GB GR IE IT LU MC NL PT SE

AU 9518994 Α G06F-017/60 Based on patent WO 9526535 EP 752136 A1 E 66 G06F-017/60 Based on patent WO 9526535 Designated States (Regional): BE CH DE DK ES FR GB IT LI NL SE G06F-017/60 Based on patent WO 9526535 NZ 282011 Α AU 682585 G06F-017/60 Previous Publ. patent AU 9518994 Based on patent WO 9526535

JP 9511080 W 68 G06F-017/00 Based on patent WO 9526535 KR 97702531 Α G06F-017/60 Based on patent WO 9526535 Based on patent WO 9526535 B1 E EP 752136 G06F-017/60 Designated States (Regional): BE CH DE DK ES FR GB IT LI NL SE G06F-019/00 US 5963911 Α CIP of application US 94301770

Cont of application WO 95GB587

DE 69512040 E G06F-017/60 Based on patent EP 752136

ES 2138725 T3 G06F-017/60 Based on patent EP 752136

CA 2183586 C E G06F-017/60 Based on patent WO 9526535

CN 1144569 A G06F-017/60

Abstract (Basic): WO 9526535 A

The method of allocating a number of resources to a number of jobs involves determining the time at which each resource is forecast to become available, determining the time at which each job is required to be performed, and assigning to each job, a time-dependant cost function calculated as a function of the time at which the job will be performed.

For each possible combination of jobs with resources, the **total** projected **cost** is determined, dependant upon the time at which each resource is forecast to be available and the value of the cost function for the respective job at that time. The combination which produces the smallest **total** projected **cost** is determined.

USE/ADVANTAGE - Optimising use of resources e.g **technicians** in performing number of jobs, and in situations where availability of resources and jobs to be performed change dynamically e.g allocation of jobs to field operatives e.g ambulance or taxi drivers, vehicle **repair**, power, telecommunications or water supply call-out operatives etc.

Dwg.3/19

Title Terms: RESOURCE; ALLOCATE; METHOD; OPTIMUM; JOB; RESOURCE; UTILISE; ASSIGN; COST; TIME; DEPEND; FUNCTION; JOB; ASSESS; RESOURCE; TIME; AVAILABLE; DETERMINE; ACTUAL; COST; COMBINATION; JOB; RESOURCE

Derwent Class: T01

International Patent Class (Main): G06F-017/00; G06F-017/60; G06F-019/00

File Segment: EPI

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Items
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Set
S1
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                AU=(SKIPPER D? OR SKIPPER, D?)
S2
      1277356
                BILL??? OR COST? OR CLAIM?
S3
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S4
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$5
                CONSUMER? OR USER? OR BUYER? OR PARTICIPANT? OR CUSTOMER? -
             OR CLIENT? OR SUBSCRIBER? OR MEMBER? ? OR INDIVIDUAL? OR PARTY
              OR PERSON? ? OR PARTIES
S6
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S7
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S8
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S9
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S10
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S11
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S12
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                S11(5N)S2
S13
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S14
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File
       2:INSPEC 1969-2003/Jun W2
         (c) 2003 Institution of Electrical Engineers
File
      35:Dissertation Abs Online 1861-2003/May
         (c) 2003 ProQuest Info&Learning
File
      65:Inside Conferences 1993-2003/Jun W3
         (c) 2003 BLDSC all rts. reserv.
      99: Wilson Appl. Sci & Tech Abs 1983-2003/Apr
File
         (c) 2003 The HW Wilson Co.
File 233: Internet & Personal Comp. Abs. 1981-2003/May
         (c) 2003 Info. Today Inc.
File 474:New York Times Abs 1969-2003/Jun 14
         (c) 2003 The New York Times
File 475: Wall Street Journal Abs 1973-2003/Jun 13
         (c) 2003 The New York Times
File 583:Gale Group Globalbase (TM) 1986-2002/Dec 13
         (c) 2002 The Gale Group
File 256:SoftBase:Reviews, Companies&Prods. 82-2003/May
         (c) 2003 Info. Sources Inc
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15/5/1 (Item 1 from file: 2)
DIALOG(R)File 2:INSPEC
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6588770 INSPEC Abstract Number: B2000-06-6150P-020, C2000-06-5640-050 Title: IP routing: user equilibrium versus system optimal

Author(s): Liu Yue; Chen Changjia; Zhang Baoxian; Zhang Junwen Author Affiliation: Sch. of Electron. & Inf. Eng., Northern Jiaotong Univ., Beijing, China

Conference Title: Fifth Asia-Pacific Conference on Communications and Fourth Optoelectronics and Communications Conference. APCC/OECC'99. Proceedings. Conference - Vitality to the New Century (IEEE Cat. No.99EX379) Part vol.1 p.115-18 vol.1

Editor(s): Lin, J.; Yoshida, J.

Publisher: Beijing Univ. Posts & Telecommun, Beijing, China

Publication Date: 1999 Country of Publication: China 2 vol. 1718 pp.

Material Identity Number: XX-1999-00464

Conference Title: Proceedings of APCC/OECC'99 - 5th Asia Pacific Conference on Communications/4th Optoelectronics and Communications Conference

Conference Sponsor: China Inst. Commun.; IEEE ComSec/LEOS; Opt. Soc. America

Conference Date: 18-22 Oct. 1999 Conference Location: Beijing, China Language: English Document Type: Conference Paper (PA)

Treatment: Theoretical (T)

Abstract: Routing has long been deemed as one of the most important problems in IP networks. We consider the strategies in IP networks. Two routing models are discussed, which correspond to two objectives of IP routing. The first model is user equilibrium (UE), this happens when different users select their shortest routes independently, most current routing algorithms in IP networks are based on this idea, i.e., find the shortest path for each packet. The second one is system optimal (SO), which is preferable to the **service providers** because its objective is to minimize the **total** network **cost**. These two models have been studied in transportation systems for many years, we found the basic ideas can also be used in data networks. We first introduced the resistance model on a link and on a path, on the basis of which the two routing models are discussed. The conditions at the optimal solution are also given. We further conclude that the two models are identical if the block effect of the network can be neglected. (6 Refs)

Subfile: B C

Descriptors: data communication; Internet; optimisation; packet switching; telecommunication network routing; transport protocols

Identifiers: user equilibrium model; system optimal model; IP routing; IP networks; routing models; routing algorithms; shortest path packet routing; service providers; network cost minimization; data networks; resistance model; optimal solution; Internet

Class Codes: B6150P (Communication network design, planning and routing); B6150M (Protocols); B0260 (Optimisation techniques); B6210L (Computer communications); C5640 (Protocols); C1180 (Optimisation techniques); C5620W (Other computer networks); C7210N (Information networks) Copyright 2000, IEE

### 15/5/2 (Item 2 from file: 2)

DIALOG(R) File 2: INSPEC

(c) 2003 Institution of Electrical Engineers. All rts. reserv.

6579591 INSPEC Abstract Number: B2000-06-6220B-006
Title: How to get ready for voice over DSL

Author(s): Allen, D.

Journal: Network Magazine vol.15, no.4 p.51-2, 54, 56

Publisher: Miller Freeman,

Publication Date: April 2000 Country of Publication: USA

CODEN: LANNER ISSN: 1093-8001

SICI: 1093-8001(200004)15:4L.51:RVO;1-K Material Identity Number: H420-2000-005

Language: English Document Type: Journal Paper (JP)

Treatment: Economic aspects (E); Practical (P)

Abstract: This article briefly explores the market conditions driving VoDSL development, and then examines some of the leading embryonic VoDSL services, as well as several carriers and vendors. The examination covers six categories: network management, customer premises equipment (CPE), provider selection, service level agreements (SLA), billing, and future applications. (0 Refs)

Subfile: B

Descriptors: digital subscriber lines; invoicing; technological forecasting; telecommunication network management; voice communication Identifiers: voice over DSL; market conditions; network management; customer premises equipment; CPE; provider selection; service level agreements; SLA; billing; future applications

Class Codes: B6220B (Subscriber loops); B6210C (Network management) Copyright 2000, IEE

### 15/5/3 (Item 3 from file: 2)

DIALOG(R) File 2: INSPEC

(c) 2003 Institution of Electrical Engineers. All rts. reserv.

6511911 INSPEC Abstract Number: B2000-04-6210R-010

# Title: Design and implementation of distributed multimedia session manager for efficient multi-point applications

Author(s): Kawahsima, M.; Toyoda, Y.; Akiba, J.

Author Affiliation: NTT Inf. Sharing Platform Labs., Tokyo, Japan

Conference Title: TINA '99. 1999 Telecommunications Information Networking Architecture Conference Proceedings (Cat. No.99EX368) p. 107-19

Publisher: IEEE, Piscataway, NJ, USA

Publication Date: 1999 Country of Publication: USA vi+304 pp. ISBN: 0 7803 5785 X Material Identity Number: XX-1999-00452

U.S. Copyright Clearance Center Code: 0 7803 5785 X/99/\$10.00

Conference Title: Proceedings of TINA '99 - 1999 Telecommunications Information Network Architecture Conference

Conference Date: 12-15 April 1999 Conference Location: Oahu, HI, USA

Language: English Document Type: Conference Paper (PA)

Treatment: Practical (P)

Abstract: Many multi-point applications become more efficient when they use branch servers (servers that function as branches of a user's system) in the network. For example, efficient multi-point teleconferencing is realized by using multi-point control units as branch servers. HTTP-based file distribution becomes efficient by using mirror file servers as branch servers. We propose a multimedia session manager (MSM) as a network functional entity that manages resources of branch servers distributed in the network and present its design and implementation. MSM is designed with the session and resource concept which is quite comparable to the service session concept in the TINA service architecture. Hence, MSM can be considered as one implementation of the TINA's service architecture concept with the focus on the management of higher-layer resources, such as the MCU, for multi-point applications. The presented MSM achieves scalability through an implementation with distributed CORBA objects. Furthermore, by taking advantage of the similarities among multi-point applications using branch servers, it can be adapted easily to various network services.

Hence, using MSM, we can rapidly create a new network service for a new multi-point application. Finally, we show examples of a network service using MSM. Such a network service reduces the ineffective use of network bandwidth and alleviates traffic concentration on a user (application service provider). As a result, it reduces the total cost of the applications. (24 Refs)

Subfile: B

Descriptors: distributed object management; file servers; information networks; multimedia communication; telecommunication control; telecommunication network management; teleconferencing

Identifiers: distributed multimedia session manager; branch servers; multi-point teleconferencing; multi-point control units; HTTP; file distribution; mirror file servers; TINA service architecture; higher-layer resource management; distributed CORBA objects; scalability; network services; traffic concentration; network bandwidth

Class Codes: B6210R (Multimedia communications); B6210P (Teleconferencing); B6210C (Network management) Copyright 2000, IEE

### 15/5/4 (Item 4 from file: 2)

DIALOG(R) File 2: INSPEC

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### 6253713 INSPEC Abstract Number: C1999-07-7830-002

### Title: Choosing electronic supermarket customers

Author(s): Henderson, R.

Author Affiliation: Centre for Appl. Psychol., Canberra Univ., ACT, Australia

Journal: Behaviour and Information Technology vol.18, no.3 p.225-8

Publisher: Taylor & Francis,

Publication Date: May-June 1999 Country of Publication: UK

CODEN: BEITD5 ISSN: 0144-929X

SICI: 0144-929X(199905/06)18:3L.225:CESC;1-5

Material Identity Number: D660-1999-003

Language: English Document Type: Journal Paper (JP)

Treatment: Practical (P)

Abstract: Electronic commerce setup costs can be expensive to the service provider. For this reason it is desirable that those who undergo the electronic commerce registration process do actually use the service. This current paper explores the notion of the use of a `weighted application (WAB) to identify individuals who will, or will not, use the electronic commerce service. Participants consisted of 174 individuals registered with an electronic supermarket. Participants completed a short attitudinal questionnaire assessing their attitudes to the electronic supermarket system. Use of the system was then monitored for six consecutive months. From the sample, 73 individuals never used the service in the six months after completion of the questionnaire and 40 used the service for at least five months. A linear discriminant analysis was then conducted to ascertain if a measure could be developed to discriminate between these two groups. The analysis identified that the two groups could be discriminated between, such that a 76.99% correct classification could be made based upon two questions. Next, the function derived from the non-shopper and consistent shopper groups was applied to the full 174 individuals, where the probability level of becoming a consistent shopper was calculated for each individual. False acceptance and false rejection rates were then calculated for each group after manipulating the cut-off source to illustrate how such a system could be used in the operational environment. Collectively, the results suggest that the WAB may be a useful tool in the selection of electronic commerce customers when the service provider incurs some setup costs . (6 Refs)

Subfile: C Descriptors: electronic commerce; home shopping; statistical analysis; user modelling Identifiers: electronic supermarket customers; electronic commerce; questionnaire; linear discriminant analysis; service provider Class Codes: C7830 (Home computing); C7120 (Financial computing); C6180 (User interfaces); C1140 (Probability and statistics) Copyright 1999, IEE (Item 5 from file: 2) 15/5/5 DIALOG(R) File 2:INSPEC (c) 2003 Institution of Electrical Engineers. All rts. reserv. 6218146 INSPEC Abstract Number: B1999-05-6210L-100, C1999-05-7210N-044 Title: Caching in for bandwidth [ISP in Europe] Author(s): McClure, B. Journal: Telecommunications (International Edition) vol.33, no.1 p. 61-2 Publisher: Horizon House Publications, Publication Date: Jan. 1999 Country of Publication: USA CODEN: TLCOAY ISSN: 0040-2494 SICI: 0040-2494(199901)33:1L.61:CBE;1-A Material Identity Number: L873-1999-002 Language: English Document Type: Journal Paper (JP) Treatment: Economic aspects (E); General, Review (G) Abstract: With Internet service providers spending as much as a third their total cost on buying bandwidth, Web caching technology is a welcome addition to their resources. Caching also promises to provide them with tools to differentiate their services in an increasingly competitive environment. (0 Refs) Subfile: B C Descriptors: cache storage; costing; information resources; Internet; telecommunication services Identifiers: ISP; Europe; Internet service providers; bandwidth cost; Web caching; competitive environment Class Codes: B6210L (Computer communications); C7210N (Information networks); C5620W (Other computer networks); C6120 (File organisation) Copyright 1999, IEE (Item 6 from file: 2) 15/5/6 DIALOG(R) File 2:INSPEC (c) 2003 Institution of Electrical Engineers. All rts. reserv. 6083880 INSPEC Abstract Number: B9812-6210L-119, C9812-5620-040 Title: A protocol for billing mobile network access devices operating in foreign networks Author(s): Wei-Lung Wang; Chun-Wei Wu Author Affiliation: Sch. of Comput., Nat. Univ. of Singapore, Singapore Conference Title: Proceedings Seventh IEEE International Workshop on Enabling Technologies: Infrastucture for Collaborative Enterprises (WET ICE '98) (Cat. No.98TB100253) p.262-8 Publisher: IEEE Comput. Soc, Los Alamitos, CA, USA Publication Date: 1998 Country of Publication: USA xvii+385 pp. ISBN: 0 8186 8751 7 Material Identity Number: XX98-01788 U.S. Copyright Clearance Center Code: 0 8186 8751 7/98/\$10.00 Conference Title: Proceedings of WET ICE'98 - IEEE Seventh International

Conference Sponsor: IEEE Comput. Soc.; Concurrent Eng. Res. Center, West

on

Enterprises

Enabling Technologies: Infrastructure for Collaborative

Virginia Univ

Conference Date: 17-19 June 1998 Conference Location: Stanford, CA, USA

Language: English Document Type: Conference Paper (PA)

Treatment: Practical (P)

Abstract: Mobile computing is becoming pervasive, and with it comes the demand for unfettered network access for mobile users. Currently, mobile network access is provided by a relatively small number of service providers, in part due to the high costs of operating wireless network systems and the accompanying "backbone" architectures. Mobile users have to establish proprietary billing arrangements with their service providers, and are limited to using the wireless networks run by their service provider. The existence of the Internet as the baseline network backbone with its unifying TCP/IP architecture, and the advances in low cost wireless network technology allows for a new means of wireless network access for mobile users. Small scale service providers can simply install low cost wireless network base stations and plug them into the Internet , providing network access to any willing mobile user. The low barriers to entry makes it likely that there will be a large number of service providers. A non-proprietary billing protocol used among these providers will allow mobile users to use any service service 's network . This leads to better wireless coverage for the mobile user. The authors propose one such protocol. This protocol may be implemented as an extension to the Mobile IP protocol, as they share certain similarities in their execution. This would spur its deployment as Mobile IP is an open standard that will likely be used by mobile users. Refs)

Subfile: B C

Descriptors: computer networks; invoicing; transport protocols Identifiers: mobile network access device billing; foreign networks; protocol; mobile computing; network access; wireless network systems; backbone architectures; mobile users; proprietary billing arrangements; service providers; Internet; TCP/IP architecture; wireless network base stations; Mobile IP protocol; open standard

Class Codes: B6210L (Computer communications); B6150M (Protocols); C5620 (Computer networks and techniques); C5640 (Protocols); C6150N (Distributed systems software)

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### 15/5/7 (Item 7 from file: 2)

DIALOG(R) File 2:INSPEC

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5822828 INSPEC Abstract Number: B9803-6210R-015, C9803-5620W-019

Title: Business implications for ATM charging in a multimedia environment Author(s): Ludwig, T.; Keil, K.

Author Affiliation: Health Online Service Technol. GmbH & Co. KG, Munich, Germany

Conference Title: IEE Colloquium on Charging for ATM - The Reality Arrives (Ref. No.1997/328) p.6/1-6

Publisher: IEE, London, UK

Publication Date: 1997 Country of Publication: UK 116 pp.

Material Identity Number: XX97-03080

Conference Title: IEE Colloquium on Charging for ATM - The Reality Arrives (Ref. No.1997/328)

Conference Sponsor: IEE

Conference Date: 20 Nov. 1997 Conference Location: London, UK

Language: English Document Type: Conference Paper (PA)

Treatment: Applications (A)

Abstract: This paper presents an approach to a business strategy that relates the charging for ATM-based network services to the charging for premium Internet services. It is based on a case study. For the purpose of this paper there are some abstractions which are meant to highlight the underlying basic principles. The reference network of the example is the InfoCity NRW field trial environment. It is an SDH/ATM based municipal area network (MAN) which links the major cities of the Rhine-Ruhr area. Within of these cities there is a metropolitan switching node that establishes access to hybrid fibre coax CATV sites. The paper explores both the rationale as well as the technical approach to charging customers for IP based multimedia services. It explains tariffing ideas from the service provider point of view. In addition, it highlights those aspects of ATM charging which are relevant from the point of view of the **network** operator and its relationship to the **service provider**. Conditional access, customer care and billing are tightly connected in an online multimedia infrastructure. The current dominant model is flat rates which is neither a good long term solution for network operators nor an attractive option for service providers. This paper explores the implications of the service trends and requirements for multimedia charging. (3 Refs)

Subfile: B C

Descriptors: asynchronous transfer mode; business communication; cable television; coaxial cables; Internet; multimedia communication; optical fibre networks; tariffs

Identifiers: business implications; ATM charging; multimedia environment; ATM-based network services; Internet services; InfoCity NRW field trial; SDH/ATM based municipal area network; Rhine-Ruhr area; metropolitan switching node; hybrid fibre coax CATV; IP based multimedia services; tariffing; service provider; network operator; customer care; billing; online multimedia infrastructure; conditional access

Class Codes: B6210R (Multimedia communications); B6150C (Communication switching); B6240D (Waveguide and coaxial cable systems); B6260 (Optical links and equipment); B6430D (CATV and wired systems); B6210L (Computer communications); C5620W (Other computer networks)

Copyright 1998, IEE

# 15/5/8 (Item 8 from file: 2)

DIALOG(R) File 2: INSPEC

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5367212 INSPEC Abstract Number: C9610-7180-011

# Title: Strategies for smart shopping in cyberspace

Author(s): Ravindran, S.; Barua, A.; Byungtae Lee; Whinston, A.B.

Author Affiliation: Texas Univ., Austin, TX, USA

Journal: Journal of Organizational Computing Conference Title: J. Organ.

Comput. (USA) vol.6, no.1 p.33-49

Publisher: Ablex Publishing,

Publication Date: 1996 Country of Publication: USA

CODEN: JORCEM ISSN: 1054-1721

SICI: 1054-1721(1996)6:1L.33:SSSC;1-X Material Identity Number: 0855-96002

Conference Title: Making Money on the Internet

Conference Date: 8-10 May 1994 Conference Location: Austin, TX, USA Language: English Document Type: Conference Paper (PA); Journal Paper (JP)

Treatment: Practical (P)

Abstract: The Internet has created a seemingly limitless array of resources and services where users can order products and services from electronic shopping malls and organizations can transact business with their partners. Unfortunately, the information explosion can quickly become

an "infoglut" if unmatched by better methods of searching and processing information. Although the Internet reduces time and unit communication costs, it may not reduce the total transaction cost . Thus, it is commercial Internet critical for service providers quidelines and applications whereby users can appropriate the full benefits of the technology. Such value-added services may reduce price competition among the providers. Taking the case of an organizational buyer using the Internet to select a supplier, we demonstrate that the optimal mechanism depends on the nature of the product or service being sought, and the buyer's in-house development capability. In the absence of mechanisms, a buyer may spend too much effort locating a suitable supplier. Depending on the circumstances, organizations may resort to a marriage of an "auction" and a "sequential search". We show that other mechanisms, such as a participation or entry fee, are needed to improve the efficiency of the search strategy. For repeated transactions, a buyer organization should continue to revise its set of potential suppliers based on actual experience with a chosen supplier, and it may be optimal to re-start the search process when the current supplier fails to meet requirements. (0 Refs)

Subfile: C

Descriptors: business data processing; EFTS; home shopping; Internet; query formulation; transaction processing; wholesale data processing Identifiers: smart shopping strategies; cyberspace; commercial Internet service providers; electronic shopping malls; business transactions; information explosion; infoglut; search strategies; total transaction cost; value-added services; price competition; organizational buyer; supplier selection; in-house development capability; auction; sequential search; participation fee; entry fee; repeated transactions; potential suppliers Class Codes: C7180 (Retailing and distribution computing); C5620W (Other computer networks); C7830 (Home computing); C7210 (Information services and centres); C7120 (Financial computing)

### 15/5/9 (Item 9 from file: 2)

DIALOG(R) File 2: INSPEC

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04372991

# Title: MasterCard's Remittance Processing Service (RPS) reduces exception processing costs for check-and-lists

Author(s): Nahnybida, S.T.

Conference Title: Proceedings. 1992 Remittance and Document Processing Forum Improving Quality and Efficiency Using OCR and Image p.221-4

Publisher: Recognition Technol. Users Assoc, Boston, MA, USA

Publication Date: 1992 Country of Publication: USA 360 pp.

Conference Sponsor: Recognition Technol. Users Assoc.

Conference Date: 2-5 Aug. 1992 Conference Location: Orlando, FL, USA

Language: English Document Type: Conference Paper (PA)

Treatment: Economic aspects (E); Practical (P)

Abstract: RPS is a fully electronic network designed to route and settle non-discounted payments for participating members of various industries. It has been processing electronic payments since Aug. 1987. The first transaction was a payment for Texaco sent by a New York home banking service provider. Subsequently, RPS has grown to become the preferred electronic network for processing payments for consumer bill payment service providers, collection agencies, international money transfers and automated sweeping services. (0 Refs)

Subfile: D

Descriptors: credit transactions; EFTS; MasterCard; remittance processing; transaction processing

Identifiers: MasterCard; Remittance Processing Service; exception processing costs; electronic network; electronic payments; consumer bill payment; collection agencies; international money transfers; automated sweeping services Class Codes: D2050E (Banking) 15/5/10 (Item 10 from file: 2) DIALOG(R)File 2:INSPEC (c) 2003 Institution of Electrical Engineers. All rts. reserv. INSPEC Abstract Number: B89033273, C89035378 Title: 5ESS switch gateway to the information age Author(s): Dowing, R.W.; Johnson, J.L. Author Affiliation: AT&T Network Syst., Holmdel, NJ, USA Conference Title: GLOBECOM '88. IEEE Global Telecommunications Conference and Exhibition - Communications for the Information Age. Conference Record p.1221-8 vol.3 (IEEE Cat. No.88CH2535-3) Publisher: IEEE, New York, NY, USA Publication Date: 1988 Country of Publication: USA 3 vol. xxix+1817 pp. U.S. Copyright Clearance Center Code: CH2535-3/88/0000-1221\$01.00 Conference Sponsor: IEEE Conference Date: 28 Nov.-1 Dec. 1988 Conference Location: Hollywood, FL, USA Language: English Document Type: Conference Paper (PA) Treatment: Applications (A); Practical (P); Product Review (R) Abstract: The capabilities of the 5ESS switch both the immediate offering (e.g. 64 kb/s ISDN (integrated services digital network) voice and data services) and long-range (e.g. 150 Mb/s broadband ISDN services), are summarized. The immediate improvements available in the 5E6 generic software are described from both the end-user and service - provider perspectives. For the service - provider the 5E6 feature set offers reduction, the introduction of revenue-generating services, and reduction of network investment expenses. (O Refs) Subfile: B C Descriptors: electronic switching systems; ISDN Identifiers: voice services; 5ESS switch; ISDN; integrated services digital network; data services; broadband ISDN; 5E6 generic software; 64 kbit/s; 150 Mbit/s Class Codes: B6230F (Integrated switching and transmission systems); B6210M (ISDN); C7410F (Communications); C3370 (Communication techniques); C5620 (Computer networks and techniques) Numerical Indexing: bit rate 6.4E+04 bit/s; bit rate 1.5E+08 bit/s 15/5/11 (Item 11 from file: 2) DIALOG(R) File 2:INSPEC (c) 2003 Institution of Electrical Engineers. All rts. reserv. INSPEC Abstract Number: D88000739 Title: MIS Inc: market-based chargeback in the data centre Author(s): Bergstrom, L.P.

Journal: Business Software Review vol.6, no.11 Publication Date: Nov. 1987 Country of Publication: USA

CODEN: BSOREQ ISSN: 8750-1368

Document Type: Journal Paper (JP) Language: English

Treatment: General, Review (G); Practical (P)

Abstract: Market-based pricing is an evolution of the traditional cost-based pricing. Its primary goal is to establish a viable, profitable information utility serving the business priorities of an organisation.

This utility, first of all, provides the full range of basic data processing services it has always provided. But it now may offer a wide selection of 'products' priced separately or packaged, as appropriate, for users to purchase to meet their requirements. These products can include services such as technical support, performance modelling, application development, technology migration, end-user support, systems assurance, network support and technical training. MIS is the low cost provider of services to the users in a corporation. To run MIS as a business, you must measure and monitor your costs-then you will manage resources so that the bottom line takes care of itself. (0 Refs)

Subfile: D

Descriptors: office automation

Identifiers: market-based pricing; MIS; market-based chargeback; data centre; information utility; data processing services; technical support; performance modelling; application development; technology migration; end-user support; systems assurance; network support; technical training Class Codes: D2000 (Applications); D5000 (Office automation - computing

# 15/5/12 (Item 12 from file: 2)

DIALOG(R)File 2:INSPEC

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02780509 INSPEC Abstract Number: D87000193

### Title: Rochester Tel's ViPS is designed for business users

Author(s): Maurer, A.W.

Journal: Telephony vol.211, no.8 p.40-8

Publication Date: 25 Aug. 1986 Country of Publication: USA

CODEN: TLPNAS ISSN: 0040-2656

Language: English Document Type: Journal Paper (JP)

Treatment: Practical (P)

Abstract: In their effort to become a more marketing-oriented company, Rochester Telephone is listening to its customers. Listening has led them to embrace a new concept-virtual private service. ViPS entails tailoring a business' capabilities to business customers' needs while giving them some degree of control. ViPS use customer premises equipment, owned or leased, combined with the shared facilities of networks to provide economical solutions to communications problems. For the customers, ViPS provides an opportunity to acquire tailored, end-to-end communications capability at a cost lower than the **cost** of **total** ownership and operation. For the **service provider**, ViPS allows the business to create a competitive edge through the intelligent application of technology, a focus around which to rally the unique competitive advantages. The current status of ViPS is outlined together with the effect ISDN will have on the ViPS concept. (0 Refs)

Subfile: D

Descriptors: telephony

Identifiers: Rochester Telephone; ViPS; virtual private service; customer

premises equipment; networks; communications problems; ISDN

Class Codes: D4070 (Telephone systems)

### 15/5/13 (Item 13 from file: 2)

DIALOG(R) File 2: INSPEC

(c) 2003 Institution of Electrical Engineers. All rts. reserv.

02285139 INSPEC Abstract Number: D84002008

Title: Joint venture rejuvenates videotex industry

Journal: Direct Marketing vol.47, no.2 p.109-12 Publication Date: June 1984 Country of Publication: USA

Bode Akintola16-Jun-03

CODEN: DIMADI ISSN: 0012-3188

Language: English Document Type: Journal Paper (JP)

Treatment: General, Review (G)

Abstract: The videotex industry has been rejuvenated with the advent of the IBM/Sears/CBS joint entry into the arena, the AT&T divestiture, and the spate of technological advancements. The joint venture empowers the personal computer (PC) as the preferred videotex vehicle vs. the dedicated terminal presently made by AT&T. Videotex is becoming a totally non-incremental cost to the consumer with the service provider presenting software free to get subscribers. After years of unfulfilled promises of videotex, the medium is gathering real strength. Since the IBM announcement, there is a marked difference in many corporations' commitment to videotex. They are now spending more aggressively, assured that a market will exist. (0 Refs)

Subfile: D

Descriptors: viewdata

Identifiers: IBM-Sears-CBS joint venture; videotex industry; dedicated

terminal

Class Codes: D4090 (Viewdata and teletext)

### 15/5/14 (Item 14 from file: 2)

DIALOG(R) File 2: INSPEC

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02062538 INSPEC Abstract Number: B83033013

# Title: Subcontracted maintenance at the Rhenane Refinery Company

Author(s): Bietry, M.

Journal: Equipement Industriel Achats et Entretien vol.32, no.349

p.31, 33, 35, 37-40

Publication Date: Feb. 1983 Country of Publication: France

CODEN: EIAEDF ISSN: 0396-6666

Language: French Document Type: Journal Paper (JP) Treatment: Economic aspects (E); General, Review (G)

Abstract: The organisation of the company is explained. Changes over 20 years are surveyed and the reasons for subcontracting maintenance are given. A distinction is drawn between current and programmed maintenance. The organisation of the two enterprises set up for mechanical and electrical services are compared. Financial aspects are covered. Total maintenance costs are claimed to be 1% of replacement value in years of uninterrupted production, and 1.8 to 1.9% in other years. (0 Refs)

Subfile: B

Descriptors: economics; maintenance engineering; oil refining

Identifiers: economics; oil refinery petroleum; maintenance; Rhenane Refinery Company; costs

Class Codes: B0140 (Administration and management); B0160 (Plant engineering, maintenance and safety)

### 15/5/15 (Item 1 from file: 35)

DIALOG(R) File 35: Dissertation Abs Online

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### 01745589 ORDER NO: AADAA-19974802

# Virtual path assignment in ATM networks

Author: Aydemir, Metin

Degree: Ph.D. Year: 1996

Corporate Source/Institution: North Carolina State University (0155)

Director: Ioannis Viniotis

Source: VOLUME 61/05-B OF DISSERTATION ABSTRACTS INTERNATIONAL.

PAGE 2668. 117 PAGES

Descriptors: ENGINEERING, ELECTRONICS AND ELECTRICAL; COMPUTER SCIENCE

; OPERATIONS RESEARCH

Descriptor Codes: 0544; 0984; 0796

ISBN: 0-599-80309-6

In this thesis, we address the problem of assigning virtual paths in Asynchronous Transfer Mode (ATM) networks. Virtual Path (VP) Assignment is an important resource and traffic management activity in ATM networks. By using the VP concept, the logical layout of the network can be administered to minimize the total network cost to the provider and to achieve specified quality of service (QoS) for users. We formulate the VP Assignment problem as a constrained optimization problem; the objective function to be minimized reflects processing/control costs at nodes and transmission costs between nodes. The blocking probability quality of service (QoS) requirements and overall throughput of the network are taken into consideration in the solution process as constraints.

Since the solution space is complex, we first develop a deterministic, iterative heuristic algorithm (VPA-F) to reach a "near-optimal" VP configuration for a given physical network and traffic demand with fixed-routes. The VPA-F algorithm assumes that connection routes in the physical network are given. The Multi-Rate Loss Network model is used in the calculation of connection-level blocking probabilities. An innovative VP capacity allocation procedure is designed based on max-min fairness principle in order to meet the accuracy and computation-time goals. The heuristic algorithm is expanded to include the assignment of variable connection routes. The connection routing is incorporated into the optimization algorithm (VPA) by applying a rerouting heuristic for traffic streams.

Results of runs of the VPA-F algorithm are presented, for various forms of the objective function and constraints. The minimum number of VP hops objective is found to be the most suitable for a fixed capacity network. The VPA algorithm (with variable connection routing) is tested with this objective function, and its performance is compared to VPA-F.

### 15/5/16 (Item 2 from file: 35)

DIALOG(R)File 35:Dissertation Abs Online

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01575189 ORDER NO: AAD13-84869

OUTPATIENT SERVICES FOR THE HIV/AIDS PATIENT IN HARRIS COUNTY: A PLAN FOR MANAGED CARE (TEXAS, IMMUNE DEFICIENCY)

Author: WEHRMAN, PAULA L.

Degree: M.H.A. Year: 1997

Corporate Source/Institution: UNIVERSITY OF HOUSTON-CLEAR LAKE (1251)

Chair: DIANNE LOVE

Source: VOLUME 35/05 of MASTERS ABSTRACTS.

PAGE 1400. 59 PAGES

Descriptors: HEALTH SCIENCES, PUBLIC HEALTH; ECONOMICS,

COMMERCE-BUSINESS; HEALTH SCIENCES, HEALTH CARE MANAGEMENT

Descriptor Codes: 0573; 0505; 0769

The Thomas Street Clinic, operated by the Harris County Hospital District, is a free-standing HIV outpatient clinic. With the comprehensive restructuring of the Texas Medicaid program into a managed care system, the Hospital District is preparing the clinic to provide comprehensive outpatient services to the HIV/AIDS population within a managed care framework. In this study, a brief history of the AIDS epidemic in the

United States, as well as in Texas and Houston is provided. Essential services to provide comprehensive outpatient care for the HIV/AIDS patient are determined. Using actual utilization and cost data provided by the District and other current **providers**, **costs** by **service** and **total costs** per patient are calculated. The cost information is then utilized to determine pricing of outpatient services for this population for discounted fee-for-service, packaged or carve out, and capitated arrangements.

15/5/17 (Item 3 from file: 35)

DIALOG(R)File 35:Dissertation Abs Online (c) 2003 ProQuest Info&Learning. All rts. reserv.

01450460 ORDER NO: AADAA-19544359

THE EFFECT OF AGE UPON SERVICES AND OUTCOMES IN CALIFORNIA'S WORKERS' COMPENSATION VOCATIONAL REHABILITATION PROGRAM (INTERWORK INSTITUTE WORK AND HEALTH TECHNOLOGIES CENTER)

Author: DRUMWRIGHT, BONNIE JEAN

Degree: PH.D. Year: 1995

Corporate Source/Institution: UNIVERSITY OF NORTHERN COLORADO (0161)

Source: VOLUME 56/08-A OF DISSERTATION ABSTRACTS INTERNATIONAL.

PAGE 3096. 174 PAGES

Descriptors: EDUCATION, VOCATIONAL; SOCIOLOGY, INDUSTRIAL AND LABOR

RELATIONS ; SOCIOLOGY, PUBLIC AND SOCIAL WELFARE

Descriptor Codes: 0747; 0629; 0630

Purpose. The purpose of this study was to determine whether age and other variables effected vocational rehabilitation services and outcomes for injured workers in California's workers' compensation program. Research questions were examined utilizing the following statistics: descriptive, the chi-square test, ANOVAs, and logistic regression.

Procedure. The sample included 1,714 California injured workers who received vocational rehabilitation services through the workers' compensation program. All cases were closed in 1993. Data utilized for this study was provided by 18 private rehabilitation firms. The data was submitted to the Interwork Institute--Work and Health Technologies Center at San Diego State University.

Research question one examined whether significant differences existed between age groups regarding the following variables: type of rehabilitation plan, plan completion, total case costs, length of services, type of industrial injury, educational level, number of services, employment status upon plan completion, and rating of injured worker cooperation with the rehabilitation process. Research question two examined whether a relationship existed between 18 independent variables regarding the following dependent variables: type of plan, plan completion, and employment status upon plan completion. Independent variables were: age group, gender, marital status, education, industrial injury, occupation, pre-injury earnings, legal representation, rating of injured worker cooperation, type of plan, number of services, provider, plan, and total case costs, time between injury and referral, length of plan, length of services, and time taken to return to work.

Findings. Analysis results suggest the following: (1) Significant differences existed between age groups regarding the following variables: type of plan, plan completion, total case costs, length of services, type of injury, educational level and number of services. (2) Significant differences existed between men and women regarding total case costs. (3) Variables predicting type of plan included age group, number of services, plan costs and length of plan. (4) Variables predicting plan completion included gender, educational level, type of occupation, rating of injured

worker cooperation, type of plan, provider costs and total case costs.

### 15/5/18 (Item 1 from file: 99)

DIALOG(R) File 99: Wilson Appl. Sci & Tech Abs (c) 2003 The HW Wilson Co. All rts. reserv.

2240825 H.W. WILSON RECORD NUMBER: BAST00066884

### Consolidated billing

Young, Deborah;

Wireless Review v. 17 no19 (Oct. 1 2000) p. 44-9

DOCUMENT TYPE: Feature Article ISSN: 1099-9248 LANGUAGE: English

RECORD STATUS: Corrected or revised record

ABSTRACT: Consolidated billing for wireless services is described. Consolidated billing benefits corporate customers that use several providers because the customer receives only one bill per billing period. Each provider sends their billing information to a third party that converts the data into a single statement. Disadvantages of the system are that billing cycles and formats need to be coordinated and that bills can be delayed by the process of compiling the data.

DESCRIPTORS: Cellular telephone equipment industry--United States; Billing ;

### 15/5/19 (Item 2 from file: 99)

DIALOG(R) File 99: Wilson Appl. Sci & Tech Abs (c) 2003 The HW Wilson Co. All rts. reserv.

2085853 H.W. WILSON RECORD NUMBER: BAST00022770

### Billing issues increase in the Internet century

Wickham, Rhonda L;

Wireless Review Extra! (Mar. 1 2000 supp) p. 12

DOCUMENT TYPE: Feature Article ISSN: 1099-9248 LANGUAGE: English

RECORD STATUS: Corrected or revised record

ABSTRACT: Part of a supplement on the innovative products on display at Wireless 2000. New billing issues face service providers as they open the door to the mobile Internet. Subscribers expect a level of timeliness and service and will not tolerate long delays and inaccurate billing. Service providers will have to consolidate billing items into a user-friendly bill while at the same time reconciling specification of rates with partners such as content providers.

DESCRIPTORS: Cellular telephone equipment industry; Billing;

### 15/5/20 (Item 3 from file: 99)

DIALOG(R) File 99: Wilson Appl. Sci & Tech Abs (c) 2003 The HW Wilson Co. All rts. reserv.

2075148 H.W. WILSON RECORD NUMBER: BAST96020972

# Net porn law faces 'free speech' test

Kleiner, Kurt;

New Scientist v. 149 (Mar. 9 1996) p. 11

DOCUMENT TYPE: Feature Article ISSN: 0262-4079 LANGUAGE: English

RECORD STATUS: Corrected or revised record

ABSTRACT: A consortium that includes Microsoft, CompuServe, America

Online, and groups representing libraries and universities is challenging a new U.S. law that tries to outlaw material circulating on the Internet that is deemed to be unsuitable for children. The consortium of **Internet** service providers and users claims that the law infringes the basic right to free speech as enshrined in the U.S. constitution.

DESCRIPTORS: Internet industry--Laws and regulations; Internet pornography; Freedom of speech;

### 15/5/21 (Item 1 from file: 233)

DIALOG(R) File 233: Internet & Personal Comp. Abs. (c) 2003 Info. Today Inc. All rts. reserv.

00610999 00CR09-208

### Total-E paying off -- TeleKnowledge touts flexible billing application

Follett, Jennifer Hagendorf

Computer Reseller News , September 18, 2000 , n912 p57-58, 2 Page(s)

ISSN: 0893-8377

Company Name: TeleKnowledge

Product Name: Total-E Languages: English

Document Type: Articles, News & Columns

Geographic Location: United States

Profiles billing application provider TeleKnowledge of Framingham, MA. Explains that its flagship product Total-E is targeted at service providers, broadband players, content providers, and portals. Mentions that Total -E enables the billing of different types of services measured by different metrics and sold at different prices, all on one bill. Says that Total-E has four functionality elements: the catalog module where providers define their offerings and create pricing plans; the care module that houses customer information and account structure; the billing module that collects transaction data and calculates charges; a the partner module which tracks partner relationships. Indicates aviation company Honeywell International's implementation of To in its Aviation Information Services division. Includes a photo. (MEM)

Descriptors: Corporate Information; Time and Billing Software; Electronic Commerce; Online Transaction Processing; Cross-Platform Computing

Identifiers: Total-E; TeleKnowledge

### 15/5/22 (Item 2 from file: 233)

DIALOG(R) File 233: Internet & Personal Comp. Abs. (c) 2003 Info. Today Inc. All rts. reserv.

00606081 00PI07-023

E-money: statements and payments

Graven, Matthew P

PC Magazine , July 1, 2000 , v19 n13 p155-156, 2 Page(s)

ISSN: 0888-8507 Languages: English

Document Type: Articles, News & Columns

Geographic Location: United States

Discusses the efficiency of online billing processes or electronic bill presentment and payment (EBPP). Claims the electronic alternatives to printing and mailing statements save on overhead while improving customer relations. Claims the average cost savings is between 25 and 30 percent per statement, though suggests this cost savings may be exaggerated and criticizes the prohibitive cost of the EBPP systems. Notes ASPs have begun

outsourcing EBPP systems, making them more affordable for smaller companies. Says most companies need a small-scale solution. Questions whether customers will want to deal with each individual vendor, and compares this to traditional billing all being delivered to a single mailbox. Includes one diagram. (kgh)

Descriptors: **Electronic** Commerce; Time and **Billing** Software; Application **Service Providers**; **Customer** Support

## 15/5/23 (Item 3 from file: 233)

DIALOG(R)File 233:Internet & Personal Comp. Abs. (c) 2003 Info. Today Inc. All rts. reserv.

00603167 00WK05-009

Bills for the 21st century -- Online marketplaces may help to speed transactions, but without new ways to pay, their promise is only half-fulfilled

Bacheldor, Beth; Gilbert, Alorie; Greenemeier, Larry; Nelson, Matthew G

Information Week , May 1, 2000 , 784 p22-24, 3 Page(s)

ISSN: 8750-6874

Company Name: IPlanet E-Commerce Solutions Product Name: BillerXpert; TradingXpert

Languages: English

Document Type: Articles, News & Columns

Geographic Location: United States

States that electronic marketplaces have streamlined the buying and selling of goods and products, speeding the process and cutting costs. However, when it comes to paying the bills, most payments are still done the old-fashioned way, with credit applications, faxes, and checks that often adds days to a transaction. Estimates by Keenan Vision research firm places online marketplaces as handling \$147 billion in transactions next year. According to Joshua ten Brink, VP at GoFresh, ``Payment terms are really key. While moving the money fast is very important, the value is mechanisms to guarantee payment and quality.'' Reports that IPlanet E-Commerce Solutions has rolled out new versions of its BillerXpert and Trading Xpert software that lets billers present bills and collect payments electronically and now lets application service providers and billing consolidators support several businesses. Contains two photos, one chart, and one sidebar. (sps)

Descriptors: Online Transaction Processing; Business; Market;

Accounts Receivable; Internet; Online Information

Identifiers: BillerXpert; TradingXpert; IPlanet E-Commerce Solutions

### 15/5/24 (Item 4 from file: 233)

DIALOG(R) File 233: Internet & Personal Comp. Abs.

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00549140 99NC10-006

### Simplicity lies at the heart of iPin's new online payment scheme

Hudgins-Bonafield, Christy

Network Computing , October 4, 1999 , v10 n20 p24-27, 2 Page(s)

ISSN: 1046-4468
Company Name: iPin

URL: http://www.ipin.com

Product Name: iPin Languages: English

Document Type: Software Review Grade (of Product Reviewed): B

Geographic Location: United States

Presents a favorable review of iPin (\$NA), a Web-based payment processing service from iPin (415). Explains that it bypasses credit-card payments in favor of consolidated monthly billing through the online buyer 's Internet service provider. Cites features such as simplicity of user interfaces, detailed billing data and record-keeping, a choice between per-employee or per-family-member spending limits, confidentiality agreement, and elimination of need for online buyers to input credit-card or personal information. Mentions, however, that it does not have the brand power possessed by international credit-card providers American Express, MasterCard, and Visa. Concludes that whether iPin makes a move into the more lucrative business-to-business world will likely hinge on what happens over the next year. As of press time, iPin had not yet worked out a model for dealing with purchases over \$20. Includes one product summary and one screen display. (MEM)

Descriptors: Online Services; Web Sites; Electronic Banking; Finances Identifiers: iPin; iPin

### 15/5/25 (Item 5 from file: 233)

DIALOG(R)File 233:Internet & Personal Comp. Abs. (c) 2003 Info. Today Inc. All rts. reserv.

00498979 98SO06-012

### Get on the 'Net free!

Strauch, Joel

Smart Computing in Plain English, June 1, 1998, v9 n6 p85-86, 2 Page(s)

ISSN: 1093-4170

Company Name: igger.net; Internet Exchange; Tritium Network URL: http://www.bigger.net //ixc.net http://www.tritium.net

Languages: English

Document Type: Buyer and Vendor Guide Grade (of Product Reviewed): B; B; B Geographic Location: United States

Presents a buyers 'guide to Internet service providers offering free or low-cost access. Discusses three providers. Providers discussed include: igger.net (which offers lifetime full access plus e-mail address for \$59.95) (800, 408); Internet Exchange (offering an unlimited access plan for \$6.95 a month) (217); and Tritium Network (which is hoping to offer free service to its members in the near future) (513). Expresses hope that these companies and others can make it worth the time and provide solid, ubiquitous, and most importantly permanent free access to the Internet. Includes one screen display. (bjp)

Descriptors: Internet Service Providers; Evaluation; Cost Estimation; Low-cost; Vendor Guide

Identifiers: igger.net; Internet Exchange; Tritium Network

### 15/5/26 (Item 6 from file: 233)

DIALOG(R) File 233: Internet & Personal Comp. Abs. (c) 2003 Info. Today Inc. All rts. reserv.

00487098 98LA02-106

### WAN landscape looks broader -- New public network providers

Riggs, Brian

LAN Times , February 16, 1998 , v15 n4 p51-52, 2 Page(s)

ISSN: 1040-5917 Languages: English

Document Type: Articles, News & Columns Geographic Location: United States

Bode Akintola16-Jun-03

Reports on the options available to network managers for consolidating services to gain strategic advantage or to reduce costs. Says one of the advantages offered by large providers is consolidated infrastructure and unified billing for Internet access, Web hosting, data connectivity, telecommunications, and other services . Adds that one drawback is the slow pace of new technology integration among industry behemoths, and notes that companies focused on providing innovative services favor smaller providers who offer more specialized, state-of-the-art services. Notes the job of the corporate network manager has evolved to service management, focused on identifying the best mix of providers to support their businesses. Includes one sidebar. (JC)

Descriptors: Network Management; Data Communication; Telecommunications; Internet Service Providers

## (Item 7 from file: 233)

DIALOG(R)File 233:Internet & Personal Comp. Abs. (c) 2003 Info. Today Inc. All rts. reserv.

00483805 98PW01-023

ISPs you can count on -- Fed up with your Internet service provider? PC World tested a dozen major competitors and surveyed over 6000 users to find ISPs...

Grimes, Brad; Perdue, Lewis

PC World , January 1, 1998 , v16 n1 p146-162, 11 Page(s)

ISSN: 0737-8939

URL: http://www.ibm.net http://www.prodigy.com http://www.mindspring.c

Product Name: IBM Internet Connection; Prodigy Internet; MindSpring

Languages: English

Document Type: Buyer and Vendor Guide Grade (of Product Reviewed): A; A;

Geographic Location: United States

Presents a buyers ' quide to Internet Service Providers (ISPs). that there is no ISP without problems, and notes that users are constantly looking for the best service. Compares 12 nationally available ISPs, and rates them on available services, technical support, performance, and reliability. Reports the results of performance rating based on: getting through, getting through at night, connecting at top speed, logging on, downloading Web pages, failing to download pages, delivery of e-mail on time, receiving e-mail on time, and the delivery and receipt of large e-mail. Notes that IBM Internet Connection (\$4.95, per month) was found to be the best overall service, with a tie between IBM Internet Connection and Prodigy Internet (\$9.95, per month) for best performance rating. Adds that MindSpring (\$14.95 per month) received the best user satisfaction rating. Includes three photos, three tables, three sidebars, and four screen displays. (kgh)

Descriptors: Internet Service Providers; Internet; Competition; World

Identifiers: IBM Internet Connection; Prodigy Internet; MindSpring

#### 15/5/28 (Item 8 from file: 233)

DIALOG(R)File 233:Internet & Personal Comp. Abs. (c) 2003 Info. Today Inc. All rts. reserv.

00475609 97MQ10-002

Around the world in eight seconds -- Global Internet roaming

Mobile Computing & Communications, October 1, 1997, v8 n10 p28, 1

Page(s)

ISSN: 1047-1952 Company Name: iPass

URL: http://www.ipass.com

Product Name: iPass Languages: English

Document Type: Software Review Grade (of Product Reviewed): A Geographic Location: United States

Presents a very favorable review of iPass (five cents to 20 cents per minute for most users), an international Internet roaming service from iPass of Mountain View, CA (415). Reports that the **service** provides a connection abroad and can also consolidate billing through your Provider . States that there are 1,000 dial-up points Internet Service of presence worldwide, including 628 in North America, 200 in Europe, 134 in the Asia/Pacific region, and the 120 scattered throughout the rest of the world. Says that the company offers true global Internet roaming capabilities and is very simple, straightforward, and inexpensive. Adds that the target users are international travelers who need access to e-mail and the Web. Includes one screen display. (bjp)

Descriptors: Internet Service Providers; International Microcomputing; Mobile Computing; Remote Computing; Electronic Mail

Identifiers: iPass; iPass

#### 15/5/29 (Item 9 from file: 233)

DIALOG(R) File 233: Internet & Personal Comp. Abs. (c) 2003 Info. Today Inc. All rts. reserv.

00474964 97LA10-201

On the auction block -- With service provider and telcom consolidation well under way, network managers can expect more reliability

Riggs, Brian

LAN Times , October 27, 1997 , v14 n22 p1, 30, 2 Page(s)

ISSN: 1040-5917 Languages: English

Document Type: Articles, News & Columns

Geographic Location: United States

Reports that the consolidation of independently-owned Internet and other service providers with a national presence holds both promises and pitfalls for network managers who are subscribing to Internet and WAN services of providers . Explains that while consolidation can provide corporate customers with bundled services and consolidated billing as well as the ability to more flexibly order dedicated services for their IP services, it can also delay service deployment and temporarily lower the quality of existing service offerings. Adds that consolidation requires years of network and systems integration on the part of the merging providers. Also says consolidation is a way of bringing real competition to local markets. Includes a chart, a photo, and a sidebar. (dpm)

Descriptors: Mergers/Acquisitions; Internet Service Providers; Telecommunications; Network Management; Wide Area Networks

#### 15/5/30 (Item 10 from file: 233)

DIALOG(R) File 233: Internet & Personal Comp. Abs. (c) 2003 Info. Today Inc. All rts. reserv.

00472358 97SQ09-010

Lies, damned lies and spam -- Unlike junk mail delivered by the US Mail, which we can file in the trash can with the smug satisfaction that it cost

#### the sender....

Alden, John

Secure Computing, September 1, 1997, v8 n7 p58, 1 Page(s)

ISSN: 1066-7822 Languages: English

Document Type: Articles, News & Columns

Geographic Location: United States

Reports on two legal remedies that are being proposed to deal with spam, which is the electronic equivalent of `junk mail.' States that Senator Torricelli has proposed a bill that will protect e-mail users and Internet service providers by levying fines of up to \$5,000 for violations. Reports that Senator Chris Smith's amendment to the anti-junk fax law, which has already had success in courts, would be something to watch. However, says that both remedies would suffer because it would be difficult to enforce them. Says that spam costs the sender nothing, but may cost the receiver in wasted time; lost bandwidth; degradation of the mail server; and lost productivity, since discussions of the spam are likely to take place. Notes that once e-mail becomes as popularly-used as telephones, the issue of spam will be addressed more seriously. (bjp)

Descriptors: Electronic Mail; Law; Security; Government Regulation; Messaging; Internet Service Providers; Problem-solving

### 15/5/31 (Item 11 from file: 233)

DIALOG(R) File 233: Internet & Personal Comp. Abs. (c) 2003 Info. Today Inc. All rts. reserv.

00450216 97IE02-007

Foul play -- The Software Publishers Association appears to be using strong-arm tactics to force small ISPs to settle meritless lawsuits.

Godwin, Mike

Internet World , February 1, 1997 , v8 n2 p90-94, 3 Page(s)

ISSN: 1064-3923 Languages: English

Document Type: Articles, News & Columns

Geographic Location: United States

Investigates a number of lawsuits filed by the Software Publishers Association (SPA) against individual Internet service providers (ISPs). Claims that these lawsuits were unfounded, and that it was actually an attack on the industry as a whole. Calls the SPA's move an abuse of the legal system. Explains that they were suing small companies, which had done no wrong but were unable to defend themselves, for copyright infringement. Notes that the SPA was holding the ISPs liable when one of their users linked to a questionable site. Overviews a specific case involving Community ConneXion, a San Francisco-area ISP. Hints that the intimidation of smaller providers may be leading up to lawsuits against larger providers. Suggests that some sort of action be taken again SPA by those it has targeted. (kgh)

Descriptors: Lawsuit; Internet Service Providers; Copyright; Government Regulation

### 15/5/32 (Item 12 from file: 233)

DIALOG(R) File 233: Internet & Personal Comp. Abs.

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00360509 94IE09-005

Go on-line, young man -- Venture opportunities on the Internet frontier Gruener, Garrett

Internet World , September 1, 1994 , v5 n6 p48-53, 5 Page(s)

ISSN: 1064-3923 Languages: English

Document Type: Feature Articles and News

Geographic Location: United States

Examines the commercial opportunities available now and in the future on the Internet. Contends that the Internet is the most inexpensive form of mass communication due to the vast bandwidth available on the net and its flat fee pricing structure (as opposed to a per/transaction fee). Presents a model for categorizing Internet market opportunities which includes: clients , access providers , naming services , Internet application development tools, billing services, application servers, and information providers. (CH)

Descriptors: Internet; Online Information; Information Services; Trends; Future; Marketing

### 15/5/33 (Item 1 from file: 474)

DIALOG(R) File 474: New York Times Abs

(c) 2003 The New York Times. All rts. reserv.

07487589 NYT Sequence Number: 903213961226

### F.C.C. MAY LET BELLS DECIDE WHEN TO EASE ACCESS FEES

Bloomberg Business News

New York Times, Col. 5, Pg. 2, Sec. D

Thursday December 26 1996

DOCUMENT TYPE: Newspaper JOURNAL CODE: NYT LANGUAGE: English

RECORD TYPE: Abstract

#### ABSTRACT:

Federal Communications Commission weighs letting local phone operating companies continue to set access charges to connect long-distance calls until local competitors emerge to force fees down; such fees now total about \$30 billion a year; FCC, seeking to spur Internet, says Internet service providers, which do not pay access charges to local phone networks, should not have to pay same fees as long-distance carriers (M)

COMPANY NAMES: Federal Communications Commission
DESCRIPTORS: Telephones and Telecommunications; Prices (Fares, Fees and Rates); Computers and Information Systems; Internet and World Wide Web

### 15/5/34 (Item 2 from file: 474)

DIALOG(R) File 474: New York Times Abs

(c) 2003 The New York Times. All rts. reserv.

# 07070112 NYT Sequence Number: 048380950118

CHECKFREE SUES A RIVAL OVER USE OF TECHNOLOGY

New York Times, Col. 5, Pg. 7, Sec. D

Wednesday January 18 1995

DOCUMENT TYPE: Newspaper JOURNAL CODE: NYT LANGUAGE: English

RECORD TYPE: Abstract

### ABSTRACT:

Checkfree Corp, leading provider of services that allow customers to pay their bills electronically, files lawsuit against National Payment Clearinghouse, Federal District Court, Columbus, Ohio, contending that National Payment is illegally using its technology; says it received patent on technology, process that allows it to pay any bill for any customer; when Checkfreee pays bill for a customer, it either sends an electronic transfer or mails paper check depending on sophistication of

company to be paid; patent applies to its system of deciding which payment method to use to pay each bill; patent also applies to its method for setting payment limits for customers; banks and computer companies see electronic bill payment as lucrative new market, as consumers appear willing to pay fees for ability to avoid hassle of writing and mailing checks; in addition, banks see electronic COMPANY NAMES: CHECKFREE CORP; NATIONAL PAYMENT CLEARINGHOUSE DESCRIPTORS: BANKS AND BANKING; ELECTRONIC FUNDS TRANSFER SYSTEMS (EFTS); CHECKS AND CHECKING ACCOUNTS; SUITS AND LITIGATION; INDUSTRY PROFILES PERSONAL NAMES: HANSELL, SAUL

15/5/35 (Item 3 from file: 474)
DIALOG(R) File 474: New York Times Abs
(c) 2003 The New York Times. All rts. reserv.

00876596 NYT Sequence Number: 062348780622

Internal Carter Adm documents indicate Govt is failing to adequately protect safety and health of its employees, resulting in increasing worker sickness and injury costs. Show broad lack of compliance with Occupational Health and Safety Act by Fed agencies, and pattern of resistance to OSHA's efforts to enforce rules. OSHA estimates that costs including Federal compensation, sick pay, loss of worker time, damage to equipment and other losses equalled \$5 billion in '77, with total rising rapidly every year. Repr Robert W Kasten Jr, member of House Government Operations subcommittee on manpower and housing which investigated Govt's health and safety performance, holds Govt is observing double standard by cracking down on businesses while failing to enforce law for its own employees. Charges OSHA with failing in its task of monitoring law. Labor Dept claims, however, that OSHA has insufficient authority to enforce law at Fed agencies, and notes it is drafting executive order which, if signed by Pres Carter, would give OSHA more authority. Several examples of noncompliance, particularly among military departments, cited (M).)

SHABECOFF, PHILIP
New York Times, Col. 5, Pg. 1
Thursday June 22 1978
DOCUMENT TYPE: Newspaper; Statistics JOURNAL CODE: NYT LANGUAGE:
English RECORD TYPE: Abstract

COMPANY NAMES: CONGRESS (INVESTIGATIONS AND INVESTIGATORY PROCEDURES);
DEFENSE, DEPARTMENT OF; HOUSE SUBCOMMITTEE ON MANPOWER AND HOUSING
(GOVERNMENT OPE RATION; LABOR, DEPARTMENT OF; OCCUPATIONAL SAFETY AND
HEALTH ADMINISTRATION

DESCRIPTORS: WAGES AND SALARIES; &WN; ACCIDENTS AND SAFETY; ABSENTEEISM; CORPORATIONS; DEPARTMENTS AND AGENCIES (GENERAL); EXECUTIVE ORDERS; GOVERNMENT EMPLOYEES AND OFFICIALS; GOVERNMENT EXPENDITURES; INDUSTRIAL AND OCCUPATIONAL HAZARDS; LAW AND LEGISLATION (FEDERAL); MEDICINE AND HEALTH; OCCUPATIONAL SAFETY AND HEALTH ACT OF 1970; STANDARDS AND STANDARDIZATION; UNITED STATES ARMAMENT AND DEFENSE

PERSONAL NAMES: SHABECOFF, PHILIP; CARTER, JIMMY (PRES); KASTEN, ROBERT W JR

GEOGRAPHIC NAMES: UNITED STATES

15/5/36 (Item 1 from file: 475)
DIALOG(R)File 475: Wall Street Journal Abs
(c) 2003 The New York Times. All rts. reserv.

08078437 NYT Sequence Number: 00000001024

### EXPORTING MANAGEMENT SAVVY

MILLMAN, JOEL

Wall Street Journal, Col. 2, Pg. 1, Sec. B

Tuesday October 24 2000

DOCUMENT TYPE: Newspaper JOURNAL CODE: WSJ LANGUAGE: English

RECORD TYPE: Abstract

### ABSTRACT:

Americans exported \$255 billion worth of private professional services last year, including \$13.92 billion in the financial services sector; companies ranging from Cendant Corp to McDonald's export management and technical assistance to overseas **service providers**, assistance that generated fees **totaling** around \$18 **billion** last year; overseas demand is growing for US-based 'knowledge **workers**' who help tighten nuts and bolts in **service** industries such as lodging; chart; drawing (L)

SPECIAL FEATURES: Chart; Drawing

COMPANY NAMES: CENDANT CORP; MCDONALD'S CORP

DESCRIPTORS: INTERNATIONAL TRADE AND WORLD MARKET; PROFESSIONS; HOTELS AND

MOTELS

PERSONAL NAMES: MILLMAN, JOEL GEOGRAPHIC NAMES: UNITED STATES

### 15/5/37 (Item 2 from file: 475)

DIALOG(R) File 475: Wall Street Journal Abs (c) 2003 The New York Times. All rts. reserv.

08068907 NYT Sequence Number: 00000000725
DRIVERS SEETHE, SUE OVER VALUE OF TOTALED CARS

LOHSE, DEBORAH

Wall Street Journal, Col. 5, Pg. 1, Sec. B

Tuesday July 25 2000

DOCUMENT TYPE: Newspaper JOURNAL CODE: WSJ LANGUAGE: English

RECORD TYPE: Abstract

### ABSTRACT:

CCC Information **Services** Group Inc and ADP Autosource, the two largest **providers** of **total** -loss car estimates, **claim** to save insurers from paying many millions of dollars in excessive claims; critics argue that mush of the money saved by insurers has come out of the pockets of claimants unfairly denied full value of their cars or treatment for their accident-related injuries; lawsuits have been filed in various courts against ADP, CCC and several insurers (L)

COMPANY NAMES: CCC INFORMATION SERVICES INC; ADP AUTOSOURCE DESCRIPTORS: INSURANCE; AUTOMOBILE INSURANCE AND LIABILITY; SUITS AND

LITIGATION; ACCIDENTS AND SAFETY PERSONAL NAMES: LOHSE, DEBORAH

### 15/5/38 (Item 1 from file: 583)

DIALOG(R) File 583: Gale Group Globalbase (TM) (c) 2002 The Gale Group. All rts. reserv.

09052420

Tesco puts out Net for customers

UK: TESCO OFFERS INTERNET ACCESS TO CLUBCARDERS

Guardian (GN) 01 Feb 1999 p.18

Language: ENGLISH

The UK supermarket chain Tesco, has announced that it is to offer free Internet access to the 10mn members of its Clubcard loyalty scheme. The company hopes that the move will help it in its bid to retain customers. The service will be a direct rival to the Freeserve service recently started by Dixons, the electrical retailer. At present it is the largest provider in the UK with some 900,000 subscribers; if only 10% of Tesco's Clubcard members take on the free service it will be bigger than Freeserve. Clubcard members can get the access simply by collecting a CD-Rom from a Tesco store or downloading from the company Web site. Technical support will cost GB t0.50 per minute. The company strategy comes at a time when many Internet users are changing their service provider because of cost. A survey conducted by BMRB International has revealed that just under 50% of home users changes their service provider in 1998 compared to 24% of business users. Tesco is also thought to be looking to expand its online shopping service to stores outside of the M25 and to produce a Web-based home catalogue for no-grocery items. \*

COMPANY: DIXONS; TESCO

PRODUCT: Food Retailing (5400); Retail Trade (5200);

EVENT: Commodity & Service Prices (72); Marketing Procedures (24);

COUNTRY: United Kingdom (4UK);

### 15/5/39 (Item 2 from file: 583)

DIALOG(R) File 583: Gale Group Globalbase (TM) (c) 2002 The Gale Group. All rts. reserv.

06677985

Star Tac X and Nokia 8810

HONG KONG: ONE2FREE HAS NEW PROMOTION CAMPAIGN HK Economic Times (XKH) 27 Aug 1998 p.a13

Language: CHINESE

One2Free personal communications **service provider** will launch a new advertisement on television in September. The **total** investment **costs** over HK\$10 mn. \*

COMPANY: ONE2FREE

PRODUCT: Cellular Radio Services (4811CR);

EVENT: Marketing Procedures (24);

COUNTRY: Hong Kong (9HON);

## 15/5/40 (Item 3 from file: 583)

DIALOG(R) File 583: Gale Group Globalbase(TM) (c) 2002 The Gale Group. All rts. reserv.

06616739

Digital going for NT market aggressively

MALAYSIA: DIGITAL TARGETS WINDOWS NT MARKET

New Straits Times (XAS) 20 Apr 1998 Computimes p.4

Language: ENGLISH

Digital Equipment (M) Sdn Bhd aims to become the top service provider for the Windows NT market in Malaysia. The company will increase the number of Microsoft certified systems engineers from 25 to 40 by the end of 1998, local network and systems integration services director Shekila Ramalingam said. The company expects the Malaysian Windows NT market to grow rapidly

as standardisation of desktops, enterprise and customer comfort with Microsoft and Windows front end. Digital expects to expand its services and capacity with 5 new services which are intranet implementation services, electronic commerce site installation, provision of migration path IBM PROFS to Microsoft Exchange, total cost of ownership and implementation of Internet service providers solution using Microsoft's Commercial Internet System version 2.

COMPANY: DIGITAL EQUIPMENT

PRODUCT: Computers & Auxiliary Equip (3573); Computer Services (7370);

EVENT: Marketing Procedures (24);

COUNTRY: Malaysia (9MAO);

## 15/5/41 (Item 4 from file: 583)

DIALOG(R) File 583: Gale Group Globalbase(TM) (c) 2002 The Gale Group. All rts. reserv.

06570073

Versicherung f r Internet-Anbieter

GERMANY: GERLING INSURES INTERNET PROVIDERS S ddeutsche Zeitung (SDZ) 14 Jan 1998 p.32

Language: GERMAN

In Germany, Gerling offers a liability insurance for **Internet** providers. The Cologne-based insurer wants to protect the **service providers** from **damage claims** by **clients**.

COMPANY: INTERNET; GERLING

PRODUCT: Computers & Auxiliary Equip (3573); Communications Eqp ex Tel (

3662);

EVENT: Product Design & Development (33);

COUNTRY: Germany (4GER);

## 15/5/42 (Item 5 from file: 583)

DIALOG(R) File 583: Gale Group Globalbase(TM) (c) 2002 The Gale Group. All rts. reserv.

06497251

TOT reveals plan to offer cordless telephone service

THAILAND: CORDLESS PHONE SERVICE BY TOT Bangkok Post (XBN) 16 Jul 1997 BusinessP.2

Language: ENGLISH

The Telephone Organisation of Thailand (TOT) will be renting TelecomAsia Corp (TA)'s central transmission network to provide cordless phone service in Thailand. The personal communication telephone (PCT) service of TA will start operation on 1 October 1997 and TOT plans to begin its service too. TOT will cease paying TA B 71 per number per month of network rental fee when its own central transmission network is up. TOT will pay 78% of its revenue from PCT services. Its service's signal coverage will be more limited as passengers in fast moving vehicle cannot make calls. There will also be a reduction of 30% in TOT board's circuit rental fees. The lower costs will benefit Internet service providers and attract more users to make up for the estimated loss of B 1 bn a year.

COMPANY: INTERNET; TA; TELECOMASIA; TOT; TELEPHONE ORGANISATION OF THAILAND

PRODUCT: Telecommunications Equipment (3661); Mobile Communications

Equipment (3662MB);

EVENT: Planning & Information (22);

COUNTRY: Thailand (9THA);

## 15/5/43 (Item 6 from file: 583)

DIALOG(R)File 583:Gale Group Globalbase(TM) (c) 2002 The Gale Group. All rts. reserv.

06226309

Classic Finance foray into merchant banking

INDIA: MERCHANT BANKING PLAN FOR CLASSIC FINANCE

Financial Express (XAG) 15 Oct 1995 P.2

Language: ENGLISH

Financial **service provider**, Classic Global Finance intends to venture into merchant banking with a **total cost** of RS 3.4 crore as part of its diversification plan. Among the services the finance aims to provide are portfolio managers, share brokers, security and financial analysts and advisors, management consultants, merchant bankers and as a credit rating agency.

COMPANY: CLASSIC GLOBAL FINANCE

PRODUCT: Capital & Loanable Funds (E5630);

EVENT: Planning & Information (22);

COUNTRY: India (9IND);

### 15/5/44 (Item 7 from file: 583)

DIALOG(R)File 583:Gale Group Globalbase(TM) (c) 2002 The Gale Group. All rts. reserv.

04350442

LAUNCH OF ON-LINE INFORMATION SYSTEMS

US - LAUNCH OF ON-LINE INFORMATION SYSTEMS

Dealing Technology Bulletin (DTB) 1 June 1991 p81,82+

CompuServe, Western Union and Dow Jones, providers of online information, provide up-to-date business repotrs, news and stock quotes. Information is broadcast directly to specialised on-site servers in database form to whole organisations, which means that users do not have to dial the service up for every request. Dow Jones has launched DowVision which is broadcast via a private packet-switched network straight to a LAN server and the desktops of users. The connection to user sites is handled by Dow Jones, while third-party vendors handle the link to the computer systems by integrating it into mainframe networks and LANs via dedicated servers. Several providers of on - line services and third- party vendors offer cost arrangements to corporate clients. Some companies charge a flat fee/y while others license services per number of users. These can provide large savings over hourly rate connection fees. Customers also have an array of on-line services to choose from. Article gives details of on-line providers and services.

PRODUCT: Financial Service Information Prods (7375FN); Computer Services (COSV);

EVENT: MARKET & INDUSTRY NEWS (60);

COUNTRY: United States (1USA); NATO Countries (420); South East Asia Treaty Organisation (913);

### 15/5/45 (Item 8 from file: 583)

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04184672

NYNEX WINS DISTRIBUTION FOR SUPPORT SYSTEM

MEXICO - NYNEX WINS DISTRIBUTION FOR SUPPORT SYSTEM

Computergram International (CGI) 2 April 1991 p1

ISSN: 0268-716X

Nynex DPI, JV between Nynex and SLT Communication is to distribute its products in South America via a Telefonos de Mexico subsidiary, Telefonos del Noroeste. Noroeste has also signed to use Nynex DPI's telecommunications operations support system at its Mexico base. The operations support systems are aimed at communications organisations such as telecommunications carriers, cable television companies, private corporate networks and cellular communications providers. It provides services such as customer service, billing, inventory and accounting. Noroeste will use Nynex DPI's IBM AS/400-based mid-range system to support operations this year. A Unix-based version of the system is to be introduced in stages by 1993. Telefonos de Mexico was recently privatised, with the majority shareholder being Grupo Carso.\*

PRODUCT: Communications (4800);

EVENT: LICENCES & SALES AGREEMENTS (38);

COUNTRY: Mexico (3MEX);

### 15/5/46 (Item 1 from file: 256)

DIALOG(R) File 256:SoftBase:Reviews,Companies&Prods. (c) 2003 Info.Sources Inc. All rts. reserv.

00126407 DOCUMENT TYPE: Review

PRODUCT NAMES: E-Billing (839639)

TITLE: Fulfill the Promise of Electronic Billing

AUTHOR: Flynn, Jim

SOURCE: e-Business Advisor Magazine, v18 n7 p26(4) Jul 2000

ISSN: 1098-8912

HOMEPAGE: http://www.advisor.com

RECORD TYPE: Review

REVIEW TYPE: Product Analysis GRADE: Product Analysis, No Rating

Electronic bill payment and presentment (EBPP) will not become a mainstream technology until available EBPP products and services are much easier to deploy and use in the business to consumer (B2C) markets. However, an energetic recruitment program and incentives, including reward points, can help increase EBPP adoption rates. Businesses have to ensure that the EBPP implementation makes the customer's job easier. Therefore, the EBPP implementation should provide value-added functions, such as analytics, workflow, and online settlement that will be key to the efficacy and popularity of most B2B billing applications. Open Financial Exchange (OFX) was defined by Microsoft, Intuit, and CheckFree. OFX allows a biller or billing service provider to distribute bill summary data to multiple billing consolidation services. OFX will soon be replaced by the Interactive Financial Exchange (IFX) (an XML-based standard), which provides more features, including the ability to provide remittance data back to billers. Robust EBPP solutions require more than the ability to

load billing data into an Adobe Portable Document Format (PDF) file because EBPP deployment requires many more features than simply presentment. Some document composition tools are therefore beginning to provide output of production documents in XML, which is easier to parse than print streams and other legacy data formats.

COMPANY NAME: Vendor Independent (999999) SPECIAL FEATURE: Charts Screen Layouts

DESCRIPTORS: Billing; E-Billing; E-Commerce; XML

REVISION DATE: 20020227

### 15/5/47 (Item 2 from file: 256)

DIALOG(R) File 256: SoftBase: Reviews, Companies & Prods. (c) 2003 Info. Sources Inc. All rts. reserv.

00124391 DOCUMENT TYPE: Review

PRODUCT NAMES: StarOffice 5.2 (569411)

TITLE: Microsoft Office under fire: Sun hits the mark with StarOffice ...

AUTHOR: Biggs, Maggie

SOURCE: InfoWorld, v22 n26 p87(2) Jun 26, 2000

ISSN: 0199-6649

HOMEPAGE: http://www.infoworld.com

RECORD TYPE: Review REVIEW TYPE: Review

GRADE: B

Sun Microsystems' StarOffice 5.2, a business productivity product, gets very good marks overall, especially for excellent interoperability with Microsoft Office formats and harmonious integration with the end-user's desktop. However, World Wide Web browsing proved slow during testing, and page rendering was unsatisfactory when testers used an integrated browser. StarOffice 5.2, which is a no-cost download, is feature- and function-rich and can substantially lower desktop computing costs while getting the user ready for future portal-enabled Webtop provider models that supply end-user software. StarOffice 5.2 is a robust business productivity product that provides close integration with the desktop and good interoperability with other suites, such as Microsoft Office. For users looking at migration to network -enabled computing supported by service providers, end-user application costs can be lowered by paying only for the number of access times forecast for a specific month. StarOffice 5.2 is a good choice because it also does not require any training of end-users. Primary modules include Desktop, Writer, Calc, Impress, Draw, Base, Mail and Discussion, Schedule, and Chart. Users can configure StarOffice as their default browser but the interface is not adept at rendering pages, so an external browser is recommended. StarOffice 5.2 provides direct filter support for Microsoft Office 97/2000, StarOffice 5.2, Corel WordPerfect Office 2000, and Lotus SmartSuite Millennium Edition 9.5.

COMPANY NAME: Sun Microsystems Inc (385557) SPECIAL FEATURE: Graphs Charts Screen Layouts

DESCRIPTORS: IBM PC & Compatibles; Office Automation; Office Suites

REVISION DATE: 20000830

### 15/5/48 (Item 3 from file: 256)

DIALOG(R) File 256:SoftBase:Reviews, Companies&Prods. (c) 2003 Info.Sources Inc. All rts. reserv.

Bode Akintola16-Jun-03

00120702 DOCUMENT TYPE: Review

PRODUCT NAMES: BillServ.com (781908); Electronic Payment Solution (781894); e-Bill 3.0 (781631)

TITLE: Electronic Billing Made Simpler

AUTHOR: Patel, Jeetu Turocy, Pat Fenner, Joe

SOURCE: Information Week, v762 p57(5) Nov 22, 1999

ISSN: 8750-6874

HOMEPAGE: http://www.informationweek.com

RECORD TYPE: Review

REVIEW TYPE: Product Comparison GRADE: Product Comparison, No Rating

BillServ.com, Princeton eCom's Electronic Payment Solution, CheckFree's e-Bill 3.0, and TransPoint's Internet Bill Delivery & Payment are compared electronic billing services. E-billing is now more than an economy measure for companies since it offers a new way to interact with customers, add value, and improve the bottom line. BillServ.com puts emphasis on online customer service and has plans to offer hosting services. It avoids intruding into the biller's legacy system, and entry cost for billers is low. Electronic Payment Solution provides an electronic lockbox and can aggregate payments from multiple channels. Electronic Payment Solution also links to back-end accounting systems, enterprise resource planning (ERP) systems, and integrated voice response (IVR) systems and can process data mapping to a format of choice. e-Bill 3.0 provides a full- functioned solution for billers and offers robust self-care features for customers. Its powerful infrastructure supports billers and helps them reach their target markets. A pay-anyone ability makes the consolidation service appealing to consumers. Internet Bill Delivery and Payment acts as a genuine consolidator . TransPoint accepts bills from multiple sources, including billers and billing service providers . TransPoint's best chance for success is the completeness of its solution for handling the total e-billing life cycle and strong backing and market presence of its investors.

COMPANY NAME: billserv.com Inc (671274); Princeton eCom Corp (671851);

CheckFree Corp (465089)

SPECIAL FEATURE: Charts

DESCRIPTORS: E-Billing; E-Commerce; EFT (Electronic Funds Transfer)

REVISION DATE: 20000228

15/5/49 (Item 4 from file: 256)

DIALOG(R) File 256:SoftBase:Reviews,Companies&Prods. (c)2003 Info.Sources Inc. All rts. reserv.

00120354 DOCUMENT TYPE: Review

PRODUCT NAMES: Digital Immune System (779792)

TITLE: Fatal Attachments

AUTHOR: Thomas, Sharah

SOURCE: Computer Shopper, v19 n9 p321(1) Sep 1999

ISSN: 0886-0556

HOMEPAGE: http://www.computershopper.com

RECORD TYPE: Review

REVIEW TYPE: Product Analysis GRADE: Product Analysis, No Rating

New antivirus products, including a new technology from Symantec called Digital Immune System, will attempt to defeat hostile applications. Symantec is working with IBM to develop systems that can immediately begin to automatically fight off the most destructive virus attacks. The new technology will find and analyze a virus, develop a cure, and push the cure to customers in minutes. Such technologies are necessary, based on a recent study that shows expenditures of a total of \$7.6 billion by business in 1Q99 for virus remediation. Internet service providers (ISPs) are also entering the fray with containment tools that quarantine viruses at the firewall level. ISPs are effective because they number in the hundreds and are in a position to efficiently update their virus files. A spokesperson for Symantec says his team finds between 10 and 15 new virus strains each day, and many are never passed on to the typical computer user. Of more than 40,000 known viruses, only between 200 and 300 are circulating. Three types of viruses that must be addressed and prevented are the Trojan horse, the virus, and the worm. Installation of antivirus software is the first step, but the antivirus code should also be updated each week to remain effective. Users should also disable macros in DOC files, never run executables, become familiar with an Internet virus alert site, and before using shareware, freeware, or a borrowed file, scan it with an antivirus program.

COMPANY NAME: Symantec Corp (386251) SPECIAL FEATURE: Charts Screen Layouts

DESCRIPTORS: Computer Security; Computer Viruses; File Security; Internet Security; Internet Utilities; ISP (Internet Service Providers); System

Monitoring

REVISION DATE: 20000430

### 15/5/50 (Item 5 from file: 256)

DIALOG(R) File 256:SoftBase:Reviews, Companies&Prods. (c) 2003 Info.Sources Inc. All rts. reserv.

00119407 DOCUMENT TYPE: Review

PRODUCT NAMES: Billing (837806); ISP (Internet Service Providers) (837458)

TITLE: IP Billing Systems

AUTHOR: Jander, Mary

SOURCE: Data Communications, v28 n9 p20(5) Jun 1999

ISSN: 0363-6399

RECORD TYPE: Review

REVIEW TYPE: Product Analysis GRADE: Product Analysis, No Rating

Billing customers of Internet service providers (ISPs) is a complex issue and more advances are needed to improve this billing capability. Large ISPs who are carriers have the major obstacle of not being able to capture usage, that is they are equipped with measuring voice traffic, which is circuit-based, not IP use, which is connectionless, and packet-oriented. They can only account for entries into their network and must charge a flat fee. Apogee offers considerable products and services in this area: it has 'devised a savvy scheme' that translates Netflow and RMON/RMON 2 data, critical to capturing usage, into a common format that goes into an object-oriented database maintained by Netcountant, a partner.

An ISP then can run queries and ready the data for bill generation. Cisco Systems also offers comparable products, as do other vendors. To take the next step, an ISP must rely on another type of software, namely an application program interface (API), which can range in price from about \$90,000 for a base edition (requiring the user to do all programming) to \$10 million or more for a better-base version (requiring only some customization). Companies in this niche include Hewlett-Packard, Narus, and Xacct Technologies. Typically, they approximate real-time billing by capturing usage several times a day.

COMPANY NAME: Vendor Independent (999999)

SPECIAL FEATURE: Tables

DESCRIPTORS: Billing; ISP (Internet Service Providers)

REVISION DATE: 20020227

### 15/5/51 (Item 6 from file: 256)

DIALOG(R) File 256:SoftBase:Reviews, Companies&Prods. (c) 2003 Info.Sources Inc. All rts. reserv.

00108377 DOCUMENT TYPE: Review

PRODUCT NAMES: EDI (Electronic Data Interchange) (830052); E-Commerce

(836109)

= (1) E

TITLE: EDI in the New EC Order

AUTHOR: Navas, Deb

SOURCE: ID Systems, v18 n3 p26(4) Mar 1998

ISSN: 0892-676X

HOMEPAGE: http://www.idsystems.com

RECORD TYPE: Review

REVIEW TYPE: Product Analysis GRADE: Product Analysis, No Rating

Electronic commerce is growing at an enormous rate, with one study showing the total value of goods and services traded between companies over the Internet reaching  $\$\bar{8}$  billion for the current year. Electronic commerce includes current growth of electronic data interchange (EDI). EDI, part of electronic commerce, grows beyond private, value-added networks. EDI represents the transmittal of electronic documents formatted in standardized transactions. EDI has long been used to exchange data between trading partners. Traditionally, EDI has operated over private, value-added networks. For smaller users however, the cost of proprietary EDI has been prohibitive. Some of the major VAN suppliers now provide lower-cost Internet-based EDI services, making the benefits of EDI available to many more people. Using the Internet for EDI and other messaging services is practical for EDI service providers and users . It provides lower communications costs , better transmission facilities, and the ability to quickly connect with many people. Reliability and data security are major issues with Internet-based EDI. The Internet is more vulnerable to attack however, which has caused some users to be reluctant to deploy Internet-based EDI.

COMPANY NAME: Vendor Independent (999999)

DESCRIPTORS: Data Communications; E-Commerce; EDI (Electronic Data

Interchange); Internet Marketing

REVISION DATE: 20020227

15/5/52 (Item 7 from file: 256)

DIALOG(R) File 256: SoftBase: Reviews, Companies & Prods. (c) 2003 Info. Sources Inc. All rts. reserv.

00103705 DOCUMENT TYPE: Review

PRODUCT NAMES: iPass (671622)

TITLE: Around the World in Eight Seconds

AUTHOR: Somers, Asa

SOURCE: Mobile Computing & Communications, v8 n10 p28(1) Oct 1997

ISSN: 1047-5567

HOMEPAGE: http://www.mobilecomputing.com

RECORD TYPE: Review REVIEW TYPE: Review

GRADE: B

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iPass' iPass international roaming service helps users access Web pages and send e-mail from more than 150 countries in North America, Europe, the Asia/Pacific region, and other places across the globe. With iPass, customers can get connected and have their online charges consolidated with their bill from their regular Internet service provider (ISP). Using iPass can help travelers save money on telephone calls, as connections cost only five to 20 cents per minute in most cases. iPass users must first obtain the iPass Dialing Wizard, which is available through one's ISP or from the Web. The iDialing Wizard is easy to install and configure. iPass also offers a Corporate Access Package for companies for an initial fee of around \$2,000, plus usage charges.

COMPANY NAME: iPass Inc (634671) SPECIAL FEATURE: Screen Layouts

DESCRIPTORS: E-Mail Utilities; Internet Utilities; Remote Network Access;

Telecommuting

REVISION DATE: 20010330

### 15/5/53 (Item 8 from file: 256)

DIALOG(R) File 256: SoftBase: Reviews, Companies & Prods.

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00074601 DOCUMENT TYPE: Review

PRODUCT NAMES: Internet Chameleon 4.1 (415928); SuperTCP Pro (529451)

TITLE: Two Browsers That Give You Internet Eyes

AUTHOR: Ayre, Rick

SOURCE: PC Magazine, v14 n3 p37(2) Feb 7, 1995

ISSN: 0888-8509

HOMEPAGE: http://www.pcmag.com

RECORD TYPE: Review

REVIEW TYPE: Product Analysis GRADE: Product Analysis, No Rating

Two Internet browsers make it easier to connect to the Internet. NetManage's Internet Chameleon 4.1 is a popular way for Windows users to connect. The easy-to-use program is included with a number of books, and appeals to new users. A quick start-up program called Instant Internet is included, for a one-button connection to the Internet. After clicking on the icon, users select a service provider and enter billing

information, and Chameleon signs up the user **automatically**. Frontier Technologies' SuperTCP Pro provides several new features targeted at both novices and power users. The install program is very quick, and it is simple to get up and running on the Internet. The program retains enough flexibility, however, to allow power users to customize their configurations. SuperTCP's WinTapestry browser includes gopher, FTP, and telnet, as well as an address book.

COMPANY NAME: NetManage Inc (525375); Frontier Technologies Corp (514519)

SPECIAL FEATURE: Screen Layouts

DESCRIPTORS: Front Ends; IBM PC & Compatibles; Internet Browsers; User

Interfaces; Windows REVISION DATE: 20010330

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